2002 – 2003 COD Technical Reference Version 3.3
March 2002

Change Tracking Log

Updates to COD Technical Reference	
Section	**Change(s) Made**
Table of Contents	Updated to reflect new page numbers.
Document Standards	References to SFA updated to FSA.
Overview of Changes	References to SFA updated to FSA.
Overview	References to SFA updated to FSA.
The Common Record	References to SFA updated to FSA.
COD Process	References to SFA updated to FSA.
Implementation Guide	References to SFA updated to FSA.
Implementation Guide	Updated Table of Contents to reflect new page numbers and sections.
Implementation Guide	Updated User ID Setup section.
Implementation Guide	Added School Processing Options section.
Implementation Guide	Removed Empty Fields sections. Content has been combine with the Empty, Blank and Nillable Fields section.
Implementation Guide	Updated the Empty, Blank, and Nillable Fields section.
Implementation Guide	Updated the Dollar Amount Fields section.
Implementation Guide	Updated the Percentage Amount Fields section.
Implementation Guide	Added Integer Fields section.
Implementation Guide	Added String Fields section.
Implementation Guide	Added Boolean Fields section.
Implementation Guide	Updated Document Submission section.
Implementation Guide	Updated Document Validation section.
Implementation Guide	Updated Sequence of Data Elements Required for Processing section.
Implementation Guide	Updated Minimum Data Elements Required for Document Processing section.
Implementation Guide	Updated Document ID Required for Document Submission section.
Implementation Guide	Updated Duplicate Document IDs section.
Implementation Guide	Updated Documents Submitted Must Contain at Least One Detailed Record section.
Implementation Guide	Updated Student Identifier section.
Implementation Guide	Updated Changing Student Identifier Information section.

Updates to COD Technical Reference	
Section	**Change(s) Made**
Implementation Guide	Added Updating Phone Numbers section.
Implementation Guide	Updated Data Elements Matched Against CPS section.
Implementation Guide	Updated Response Documents section.
Implementation Guide	Updated Response Indicator section.
Implementation Guide	Updated Utilizing Loan Key for Subsidized and Unsubsidized Direct Loans section.
Implementation Guide	Submitting Direct Loan Disbursement Information and Payment Trigger section.
Implementation Guide	Updated Updating and Adjusting Direct Loan Disbursement Amounts and Dates section.
Implementation Guide	Updated the Multi-Year MPN Feature section.
Implementation Guide	Updated Direct Loan Report Options section.
Implementation Guide	Renamed Updating and Adjusting Pell Grant Disbursement Amounts and Dates section to Changing Pell Grant Disbursement Amounts and Dates section.
Implementation Guide	Updated Changing Pell Grant Disbursement Amounts and Dates section.
Implementation Guide	Updated Reporting Verification Status Code section.
Implementation Guide	Added Concurrent Enrollment section.
Implementation Guide	Added Potential Overaward Process section.
Implementation Guide	Added Pell Grant Report Options section.
Implementation Guide	Added Data Request Response section.
Implementation Guide	Added Electronic Statement of Account (ESOA) section.
Implementation Guide	Added Multiple Reporting Record (MRR) section.
Implementation Guide	Added Reconciliation Report section.
Implementation Guide	Added Year-to-Date Record section.
Implementation Guide	Added SSN/Name/Date of Birth Change Report section.
Implementation Guide	Updated User Readiness Checklist section.
School Testing Guide	References to SFA updated to FSA.
School Testing Guide	Updated the dates and sign-up deadlines for each testing phase.
Phase-In Participant Test Cases Guide	References to SFA updated to FSA.
Full Participant Test Cases Guide	References to SFA updated to FSA.
Appendix A – XML Resources	References to SFA updated to FSA.
Appendix B – XML Schema	References to SFA updated to FSA.

Updates to COD Technical Reference	
Section	**Change(s) Made**
Appendix C – Common Record Layout	Removed S, Establish Student column from Element Requirements for Various Business Processes. COD cannot establish a student without award information.
Appendix C – Common Record Layout	Removed version 3.2 field #6, <Lender>, <Guarantor>, <School>, <ThirdPartyServicer>, <COD>, <Other>. These tags will never appear alone in the Common Record, but rather as an attribute to a Complex Element.
Appendix C – Common Record Layout	Added <COD EntityId= ""> to COD Data Field description on version 3.2 field #7.
Appendix C – Common Record Layout	Changed Field Type on version 3.2 field #7 <Lender Entity ID= "">, <Guarantor Entity ID= "">, <School Entity ID= "">, <ThirdPartyServicer Entity ID= "">, <COD Entity ID= "">, <Other Entity ID= "">.
Appendix C – Common Record Layout	Removed version 3.2 field #8, <Software>. This tag will never appear alone in the Common Record, but rather as an attribute to a Complex Element.
Appendix C – Common Record Layout	Changed Field Type on version 3.2 field #9 <Software Provider= "">.
Appendix C – Common Record Layout	Changed Maximum Length on version 3.2 field #10 <Software Version= "">.
Appendix C – Common Record Layout	Removed version 3.2 field #12, <ReportingSchl>. This tag will never appear alone in the Common Record, but rather as an attribute to a Complex Element.
Appendix C – Common Record Layout	Changed Field Type on version 3.2 field #13 <ReportingSchl Entity ID= "">.
Appendix C – Common Record Layout	Added note to Format and Valid Field Values on version 3.2 field #15 <AwardType>. <CWC> is not applicable and should not be reported.
Appendix C – Common Record Layout	Updated COD Data Field description on version 3.2 field #19 <TotDisbAmtRep>.
Appendix C – Common Record Layout	Changed Element Requirements for P, DS, DU, DP, CB business processes on version 3.2 field #19 <TotDisbAmtRep>.
Appendix C – Common Record Layout	Removed version 3.2 field #20, <AttendingSchl>. This tag will never appear alone in the Common Record, but rather as an attribute to a Complex Element.
Appendix C – Common Record Layout	Changed Field Type on version 3.2 field #21 <AttendingSchl Entity ID= "">.
Appendix C – Common Record Layout	Updated tag from <DLState> to <State> on version 3.2 field #26.
Appendix C – Common Record Layout	Updated tag from <DLNum> to <Number> on version 3.2 field #27.
Appendix C – Common Record Layout	Changed Element Requirements for DS, DU, DP business processes on version 3.2 field #34, <Foreign>.

Updates to COD Technical Reference	
Section	**Change(s) Made**
Appendix C – Common Record Layout	Changed Element Requirements for DS, DU, DP business processes on version 3.2 field #34, <Temp>.
Appendix C – Common Record Layout	Updated Format and Valid Field Values on version 3.2 field #38, <StateProv>.
Appendix C – Common Record Layout	Changed Data Type on version 3.2 field #39, <PostalCd>.
Appendix C – Common Record Layout	Updated COD Data Field description on version 3.2 field #42, <PhoneNum>.
Appendix C – Common Record Layout	Updated COD Data Field description on version 3.2 field #46, <CitznStatusInd>.
Appendix C – Common Record Layout	Removed version 3.2 field #47, <DLLoanInfo>. This tag will never appear alone in the Common Record, but rather as an attribute to a Complex Element.
Appendix C – Common Record Layout	Changed Max Length on version 3.2 field #48, <DLLoanInfo LoanKey =""">.
Appendix C – Common Record Layout	Changed Field Type on version 3.2 field #48, <DLLoanInfo LoanKey ="""">.
Appendix C – Common Record Layout	Updated COD Data Field description on version 3.2 field # 56, <AcYrBeginDt>.
Appendix C – Common Record Layout	Updated COD Data Field description on version 3.2 field # 60, <CPSTransNum>.
Appendix C – Common Record Layout	Changed Element Requirements for DP business processes on version 3.2 field #60, <CPSTransNum>.
Appendix C – Common Record Layout	Changed Max Length on version 3.2 field #66, <LoanKey ="""">.
Appendix C – Common Record Layout	Changed Tag on version 3.2 field #68, <LDefOver Applies To= ""> .
Appendix C – Common Record Layout	Changed Tag on version 3.2 field #68, <LDefOver Value To= "">.
Appendix C – Common Record Layout	Changed Element Requirements for DS and DU business processes on version 3.2 field #73, <AwdAmtReq>.
Appendix C – Common Record Layout	Updated Format and Valid Field Values on version 3.2 field #82, <LowTuitFeesInd>.
Appendix C – Common Record Layout	Changed Element Requirements for P business processes on version 3.2 field #84, <VerifStatCd>.
Appendix C – Common Record Layout	Removed version 3.2 field #87, <Disbursement>. This tag will never appear alone in the Common Record, but rather as an attribute to a Complex Element.
Appendix C – Common Record Layout	Changed Field Type on version 3.2 field #88, <Disbursement Number ="""">.
Appendix C – Common Record Layout	Updated COD Data Field description on version 3.2 field # 89, <DisbAmt>.

Updates to COD Technical Reference	
Section	**Change(s) Made**
Appendix C – Common Record Layout	Updated Format and Valid Field Values on version 3.2 field #90, <DisbDt>.
Appendix C – Common Record Layout	Updated Format and Valid Field Values on version 3.2 field #91, <PmtTriggerFlg>.
Appendix C – Common Record Layout	Updated Format and Valid Field Values on version 3.2 field #93, <FirstDisbFlg>.
Appendix C – Common Record Layout	Updated Format and Valid Field Values on version 3.2 field #98, <PmtPeriodStartDt>.
Appendix C – Common Record Layout	Updated COD Data Field description on version 3.2 field # 123, <TotAmtAcc>.
Appendix C – Common Record Layout	Updated COD Data Field description on version 3.2 field #124, <TotAmtCorr>.
Appendix C – Common Record Layout	Updated Max Length on version 3.2 field #125, <Receipt>.
Appendix C – Common Record Layout	Renumbered all field numbers based on deleted fields.
Appendix C – Common Record Layout	Added <ReportedValue> version 3.3 field #135.
Appendix D – Common Record Crosswalk	References to SFA updated to FSA.
Appendix E – Edit Comment Codes and Descriptions	References to SFA updated to FSA.
Appendix E – Edit Comment Codes and Descriptions	Removed edit 992 - Field cannot be modified.
Appendix E – Edit Comment Codes and Descriptions	Added Edit 105 R - Only one common record document can be submitted per pair of SAIG Transmission Batch Header and Trailer.
Appendix F – Direct Loan Edit Conversion Table	References to SFA updated to FSA.
Appendix F – Direct Loan Edit Conversion Table	Deleted column COD Error Code & Message for Legacy Record Only.
Appendix G – Pell Grant Conversion Table	References to SFA updated to FSA.
Appendix G – Pell Grant Conversion Table	Deleted column COD Error Code & Message for Legacy Record Only.
Appendix H – Pell Grant Calculation Table	References to SFA updated to FSA.
Appendix I – COD Reports	Added copies of preformatted reports.
Appendix J – Common Record Physical Record Layout	References to SFA updated to FSA.
Appendix K – Rules of Behavior	References to SFA updated to FSA.

Updates to COD Technical Reference	
Section	**Change(s) Made**
Appendix L – Print Specifications	References to SFA updated to FSA.
Appendix L – Print Specifications	Added Print Specifications for the Electronic Statement of Account (ESOA).
Appendix M – COD Message Class Table	References to SFA updated to FSA.
Appendix N – State. Country, and Jurisdiction Codes	Added table of state, country, and jurisdiction codes.
Appendix O - Glossary	References to SFA updated to FSA.
Appendix O - Glossary	Previously titled Appendix N – Glossary. Renamed Appendix O – Glossary.

Technical Reference for Common Record Transmitters to

Common Origination
& Disbursement

(Full Participants Only)

2002-2003

U.S. Department of Education

Version 3.3

Table of Contents

Document Standards

1. **A Note to the Reader:** The information included in version 3.1 of the COD Technical Reference applies to *Full Participants* in the 2002-2003 year of Common Origination and Disbursement (COD) only. You are considered a Full Participant if you will be submitting the Common Record in the new XML format instead of the fixed file formats. The purpose of this document is to support 2002-2003 Full Participants in this transition to using a single Common Record instead of the multiple layouts for origination and disbursement for the Pell Grant and Direct Loan programs currently used. This document is an accurate reflection of the COD System at the time of the document's publication.

If you have questions about Full Participation in COD, you may contact FSA's Customer Service Call Center at (800) 433-7327. Staff is available Monday through Friday, 9 am – 5 pm, Eastern Time.

2. **Style Standards:** Throughout the document when a new COD term or concept is introduced it is italicized and is an indication to locate the term in the glossary.

3. **Content Standards:** This document contains technical information about the COD System, as well as some functional information surrounding the COD Process. Specific business rules are described in the Implementation Process Guide, available December 2001. Cash management information is contained in the Implementation Process Guide.

Overview of Changes from 2001-2002 to 2002-2003 for Common Origination and Disbursement Full Participants

Customer Service

FSA's new COD Customer Service Center will integrate customer service for the Federal Pell Grant and Direct Loan programs for all award years beginning March 2002.

Telephone Inquires:

All schools and Direct Loan PLUS borrowers will continue to call the current Pell Grant and Direct Loan Customer Service numbers. There will be no change in telephone numbers:

-Pell Grant Customer Service 1-800-474-7268
-Direct Loan School Service 1-800-848-0979
-Direct Loan Applicant Service 1-800-557-7394

All calls will be routed to the new COD Customer Service Center. The COD Customer Service Center telephone system will prompt the school to enter the award year the school is calling in reference to, and the call will be routed to the proper Customer Service Center staff.

If the call is regarding 2001-2002 award information, the call will be directed to the current Pell Grant and Direct Loan center staffs. If the call is regarding 2002-2003 award information, all calls will be directed to the new COD Customer Service Center staff. The COD Customer Service Center staff will be working

with the current Pell Grant and Direct Loan Customer Service staffs to ensure that all calls are answered promptly and accurately.

Direct Loan Promissory Notes:

All promissory notes for all award years should continue to be mailed to the Direct Loan Origination Center: P.O. Box 5692, Montgomery, AL 36103-5692.

Direct Loan Mail and Direct Loan Excess Cash

Direct Loan mail and excess cash should continue to be mailed to the Direct Loan Origination Center for award years 2001-2002 and all prior award years. For award years 2002-2003 and beyond, mail and excess cash should be mailed to the COD Customer Service Center. The address is not available at this time, but it will be distributed as soon as it is available.

Direct Loan On-Line PLUS Credit Checks

For on-line PLUS credit checks for all award years, schools will use the COD web site. A new web site address will be provided as soon as it is available.

Direct Loan PLUS Loan Credit Appeals

For all PLUS Loan credit appeals for all award years, borrowers should continue to call the current number (1-800-557-7394).

Direct Loan Bulk Mail Requests

For all Direct Loan bulk mail requests for all years, schools should continue to call the current number (1-800-848-0979).

Direct Loan School Reconciliation

Schools must reconcile the school's Direct Loan records on file at COD with the school's internal Direct Loan records. This process is called School Reconciliation and should be performed by the school on a monthly basis. For more details, see the Direct Loan School Guide.

2002–2003 School Account Statement (SAS) for School Reconciliation

COD initiates the reconciliation process. On a monthly basis, COD sends a School Account Statement (SAS) to each school (designated by DL school code) in the Direct Loan program. This electronic file may be imported and formatted for printing to look similar to a bank statement. The SAS reports COD data on cash balances, cash details, booked loans, and booked or unbooked disbursement transactions. Six types of reconciliation data are sent to the schools: Year-To-Date Cash Summary, Year-To-Date Disbursement Summary by Loan Type, Monthly Cash Summary, Monthly Disbursement Summary by Loan Type, Cash Detail, and Loan Detail. Each school is responsible for reviewing the monthly statement to ensure the accuracy of the data. This data must also be reconciled to the school's internal student account records and bank records.

Software Tool for School Reconciliation– DL Tools

DL Tools is a downloadable software tool available for all schools at www.SFAdownload.ed.gov. It is a software tool to assist you with the reconciliation process. This tool replaces the Optional Loan Detail Exception File. Starting with program year 2002-2003, the functionality to import the 2002-2003 SAS file in DL Tools Version 2.0 is available. With this tool all schools can import the SAS file and run comparisons between the loan and disbursement data on file at COD and on your local school database. In addition, this software tool can also be used to track drawdowns and returns of excess cash at your school and compare to the records at COD.

Table of Changes from 2001-2002 to 2002-2003 for Common Origination and Disbursement Full Participants

The table below provides an overview of the changes made from 2001-2002 to 2002-2003 that affect COD Full Participants. The change descriptions are organized by the following three categories: Removed, Added, and Modified.

- First column provides a description of each change

- Second column indicates if the change affects the Pell Grant Program

- Third column indicates if the change affects Direct Loan Program

Note: *Phase-in Participants* are advised to refer to the 2002-2003 Federal Direct Loan Program and the 2002-2003 Federal Pell Grant Program Technical References for changes that affect Direct Loan and Pell Grant processing for the 2002-2003 award year. Please refer to the glossary for a complete definition of a Phase-in Participant and Full Participant.

Table of Changes from 2001-2002 to 2002-2003 for Common Origination and Disbursement Full Participants		
Description	**Pell Grant Program**	**Direct Loan Program**
Removed		
Permanent Address Change Date, Local Address Change Date, Borrower's SSN Change Date and Borrower's Date of Birth Change Date fields from the Common Record.		X
Origination ID field from the Common Record.	X	
Enrollment Status and EFC fields from the Common Record	X	
COD does not request drawdowns for Standard Origination, Option 1, and reimbursement schools on the basis of anticipated disbursements.		X
School Code Status, Loan Identifier Status, Disbursement Number Status, Transaction Date Status and Sequence Number Status from the Response record.		X
Added		
Award and disbursement amounts on the Common Record include two digits behind the decimal. Schools have the option to report pennies for Pell Grants. If not reporting pennies, you may submit whole dollars, and the decimal and following zeros are inferred by COD.	X	
For Adjusted Disbursements, you report the new positive adjusted total adjusted disbursement amount(s) NOT the amount the disbursement is either increased or decreased.	X	
Sequence Number to the Pell disbursement transactions. The Sequence Number determines the order in which transactions must be processed for a given disbursement number.	X	
CPS Transaction Number to the Common Record		X
e-MPN Indicator to Response Record.		X
COD generated Disbursement Sequence Number (91-99) to the Response Record for Payment to Servicer transactions (formerly Servicer Refunds). Note: COD generated Disbursement Sequence Number (66-90).		X
Functionality for schools to enter Disbursements and Changes on the web.		X

Table of Changes from 2001-2002 to 2002-2003 for Common Origination and Disbursement Full Participants		
Description	**Pell Grant Program**	**Direct Loan Program**
Schools may request an Entrance Counseling file or report to identify students who have completed entrance counseling on the Loan Origination On-line Application Note: This functionality applies to both Full Participants and Phase In Participants.		X
Schools may request an Exit Counseling file or report to identify students who have completed exit counseling on the Servicing Web site. Note: This functionality applies to both Full Participants and Phase In Participants.		X
Attributes for Software Provider and Vendor Software Version. Software Provider cannot be sent without the Version attribute.	X	X
Functionality to process disbursement records dated 7 calendar days in the future.		X
Functionality for schools to enter new records via the Web during regular award year processing.	X	X
Loan Amount Requested to the Common Record and the Rebuild Process		X
Modified		
Verification Status Code has the following valid values: "V" if verified; report "W" if paid without documentation. Report "V" if verified and "W" if without documentation. Report blank if student is not selected or if you are a QA school."N", "A", "C", "T", "R", "S" are no longer valid values.	X	
Student Identifier is a field on the Common Record that is composed of the student's current Social Security Number, current date of birth, and current last name.	X	X
In the event a Pell Grant has been reported for a student at multiple schools, COD will authorize funding for both schools and notify them of a 30 day period in which to report adjustments. Please note: more information regarding the business rules pertaining to multiple reporting will be in the Implementation Process Guide, available December 2001.	X	

Table of Changes from 2001-2002 to 2002-2003 for Common Origination and Disbursement Full Participants		
Description	**Pell Grant Program**	**Direct Loan Program**
Valid values for the Promissory Note Print Indicator to include: S = COD Prints and sends to Borrower R = COD Prints and sends to School Z = COD Reprint Note: Refer to Appendix C for more information on the Promissory Note Print Indicator.		X
Valid values for the Disclosure Statement Print Flag to include: Y = COD prints and sends to Borrower R = COD reprint Continues to default to School Profile Note: Refer to Appendix C for more information on the Disclosure Statement Print Flag.		X
Direct Loan Rebuild file to replace the Disbursement Anticipated Percentage fields and the Loan Amount Requested field with filler.		X
Booking Notification process. A Booking Notification is sent to a school only for the first disbursement of a Direct Loan. Booking Notifications are NOT sent for subsequent disbursements or adjustments.		X
DLSAS and 732 reports are combined into one report the SAS-DL. At the school's option, this report contains all data elements from both reports.		X
Annual Loan Limit edits performed on a loan are based on loans with the same academic year or wholly within an academic year, but not for overlapping academic years.		X

Overview

Introduction to the Common Origination and Disbursement Process

Background

The Office of Federal Student Aid (FSA) became a *Performance Based Organization* (PBO) in 1998. A PBO is an organization that is held accountable for producing measurable results that customers value. In return, the organization is given unusual flexibility in how it can pursue those results.

FSA continuously seeks to enhance the way in which students receive financial aid. FSA's commitment to its customers necessitates changing with the times. The PBO reorganization provides an opportunity to set new *enterprise wide* goals. Two of FSA's strategic goals are to increase customer satisfaction and reduce costs by modernizing business processes.

In an effort to achieve these strategic goals, FSA sought an improved process for delivering student financial aid. Focus groups consisting of a cross section of schools representing mainframe, combination, large volume, small volume, Federal Direct Loan, and Federal Family Educational Loan Program (FFEL) schools met for several months to discuss how the delivery of student financial aid could be improved. The partnership between FSA and the schools led to the development of a conceptual design and identified key components of the new *Common Origination and Disbursement (COD) Process*.

Since 1999, the COD Process has evolved to address many of the concerns first put forth by the original focus groups. The goals of the COD Process

were developed from institutional feedback and offer many benefits to schools. They emphasize the need for:

- A more streamlined and simplified aid origination and disbursement process

- Improved information accuracy by providing a central repository for FSA's data storage

- Common reporting for Pell Grants and Direct Loans (eliminates duplicate data reporting)

- Integrated customer service

- Transmissions via batch or *real-time* updates

- Student-centric data collection

- Program integrity through data integration

New technology, increased emphasis on customer service, and intensified efforts to reduce unit costs have created a foundation to re-engineer the current processes of delivering and reporting Federal Pell Grants and Direct Loans from two processes into one *Common Origination and Disbursement Process*.

Benefits of the COD Process

COD provides a common process and an integrated system that enables efficient Title IV funds delivery. COD allows for:

- Common Processing:

  - One process and record for submitting origination and disbursement data
  - Edits that are common across programs
  - Data tags that are common across programs, and (approaching) a cross-industry standard for data definitions
  - Elimination of duplicate data reporting for Pell Grants and Direct Loans

- Streamlined edits to reduce turnaround time for exception processing

- Expanded online capability to make corrections/*changes*, process "emergency" requests, and check transmission status

- Expanded reporting capabilities to benchmark like school groups

- Optional student level data reporting capabilities for Federal Supplemental Educational Opportunity Grant, Federal Work-Study and Federal Perkins Loans

In short, the COD Process is a more simplified process for requesting, reporting, and reconciling federal funds.

COD Process and the Common Record

The COD Process redefines aid origination and disbursement for the Pell Grant and Federal Direct Loan Programs. COD is a common process integrated with a system designed to support origination, disbursement and reporting. The new process also provides integrated customer service.

The COD Process uses a new *Common Record* with common data elements, definitions, edits, and structure across Pell Grants and Direct Loans. It facilitates submission of student data for Pell Grant, Direct Loan and campus-based programs using the same record.

The Common Record is a new standard within the student financial aid community. Not only is it applicable to Pell Grant, Direct Loan and aid, but it is also flexible and can be used in the future for state grants, FFEL, alternative loans, etc. if desired by program administrators.

Members of the National Council of Higher Education Loan Programs (NCHELP) and Postsecondary Electronic Standards Council (PESC) assisted with the development of the Common Record. This collaborative effort enables the Common Record to bring consistency and standardization to the transmission of Student Financial Assistance data. The Common Record provides a structure to allow for the addition of FFEL Program data. Thus, the inherent processing efficiencies of the COD Process will also be available to FFEL schools as the FFEL *trading partners* adopt this format.

Common Record Processing Walkthrough

This walkthrough applies to *Full Participants* for the 2002-2003 Award Year. Numbers in parenthesis, [e.g., (1)], refer to a step enumerated on the diagram. This section addresses, at a high level, the processing of the Common Record from the institution perspective. This section does not

explain the complete COD Process. Further detailed COD Process information is described in the COD Process section beginning on page P-1.

1 Full Participant Submits Common Record
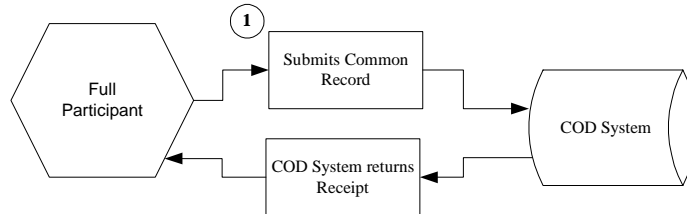
The COD Process begins when a school submits a Common Record (1). The COD System performs an immediate check to determine if the Common Record is readable. If the Common Record is readable, or complies with the *XML schema*, the COD System returns a *receipt.*

2 Edit Common Record
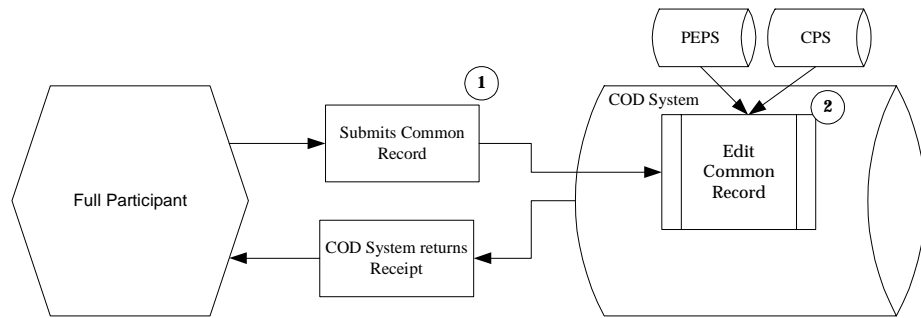
If a Common Record passes the XML schema match, the Common Record is edited (2). For a comprehensive list of Common Record edits, please see Appendix E.

The COD System interfaces with the Postsecondary Education Participant System (PEPS) and the Central Processing System (CPS) to gather school and student eligibility information for editing the Common Record.

Program Specific Edits

Certain edits performed are *program specific*. Each program has unique requirements that must be met. Program specific edits do not prevent the student record from being established in the COD System. For example, if a school sends a Common Record that contains Pell Grant and Direct Loan data, and the Pell Grant data fails the maximum Pell Grant annual award amount edit, the COD System still establishes the student record in its database and processes the Direct Loan, even though the Pell Grant portion of the Common Record is rejected.

Campus-based edits vary significantly from those for Pell Grants and Direct Loans. Once the COD System performs an eligible Institutional Student Information Record (ISIR) check with CPS, campus-based records are only edited for formatting and *reasonability checks*.

3 Edit Response
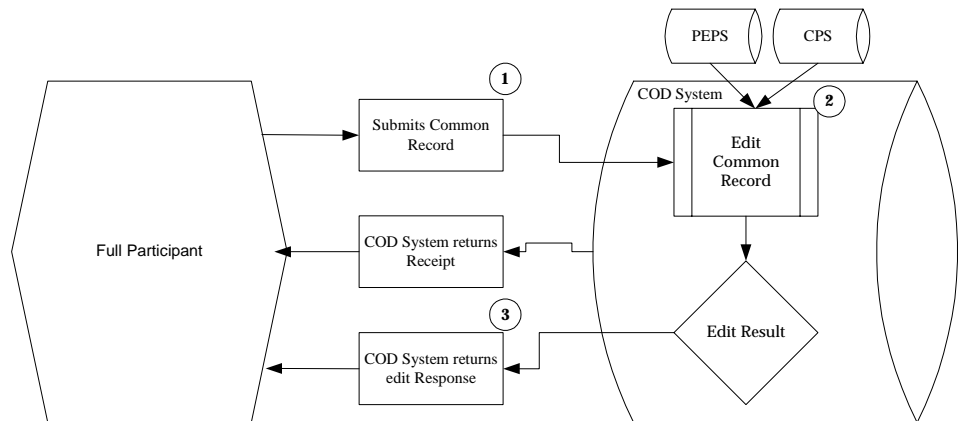
After processing, the COD System sends an edit *Response* to the school indicating whether the record passed the edits. The Response is the Common Record that is returned to the *Full Participant* after it is processed (3). If the record does not pass the edits, the Response identifies the reject reasons and the related data elements.

4 Accepted Records
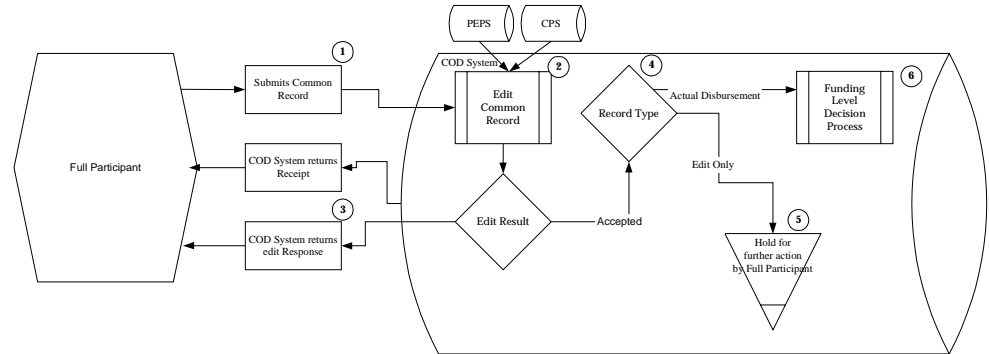
Accepted records continue through the COD Process (4). Once received, the records are identified by type. This is done at the level of detail reported in the records and for each *instance of award* and/ or disbursements individually. Therefore, if both Pell Grant and Direct Loan disbursements are reported, they are treated separately. There are separate processing paths depending on record type. There are four record types: New, Release, Change and Adjustment.

- **New Record** – establishes a new person, award or disbursement.
- **Release Record** – changes an Edit Only Record to an Actual Disbursement Record so that the disbursement is posted to the student's/borrower's award (loan/grant). Release Records may also include adjustments to previously submitted monetary data elements. It either releases funds available to a school via drawdown or FedWire/ACH, or substantiates money already made available to the school.
- **General Update Record** – performs a change to a data element (not including the payment trigger from "N" to "Y") that was previously established by a New Record. A General Update Record also is used to change disbursement amounts and dates that occur prior to substantiating drawdowns and posting to an award (loan/grant).
- **Duplicate Record** – has previously been received or requests maintenance to a data element whereby the new value is equal to the value already established on the COD system.

New records are classified as either *Edit Only* or *Actual Disbursement*. Disbursements reported on Edit Only Records are not considered Actual Disbursements. The Edit Only option applies to all campus-based records

and those Direct Loan and Pell Grant records designated by the school as Edit Only. For Pell Grants and Direct Loans, the Edit Only option is exercised as a preliminary edit check, and is similar to the current origination record in RFMS and DLOS in that disbursements reported in the record are not posted to an award (loan/grant). Edit Only records are housed in a holding area (5) where they are accessible for changes. Changes are made either via the Web for online changes or through Common Record re-submission. The Common Record can be re-sent in its entirety, or sent just with identifiers and those data elements that have changed.

Actual Disbursement Records are records that have the payment trigger flag marked 'Y'. The payment trigger is a field on the Common Record that signals the COD System to post the amount of disbursement to an award (loan/grant). Actual Disbursement Records either release funds available to a school via drawdown or FedWire/ACH, or substantiate money already made available to the school. (6). This option applies only to those records reporting Pell Grant and Direct Loan awards, not to campus-based awards.

5 Rejected Data
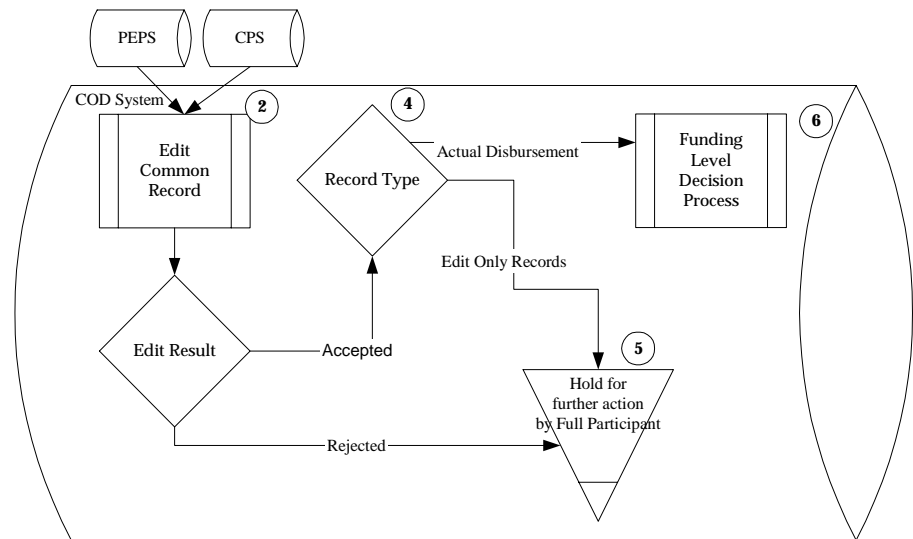
Data that do not pass edits are housed in the holding area (5). Rejected data are changed through two methods. Records are either accessed via the Web for online changes to specific elements, or rejected data are corrected through Common Record re-submission. The Common Record can be re-submitted via batch or online, either in its entirety or with specific identifiers and those data elements requiring correction.

6 Common Record Process Completion
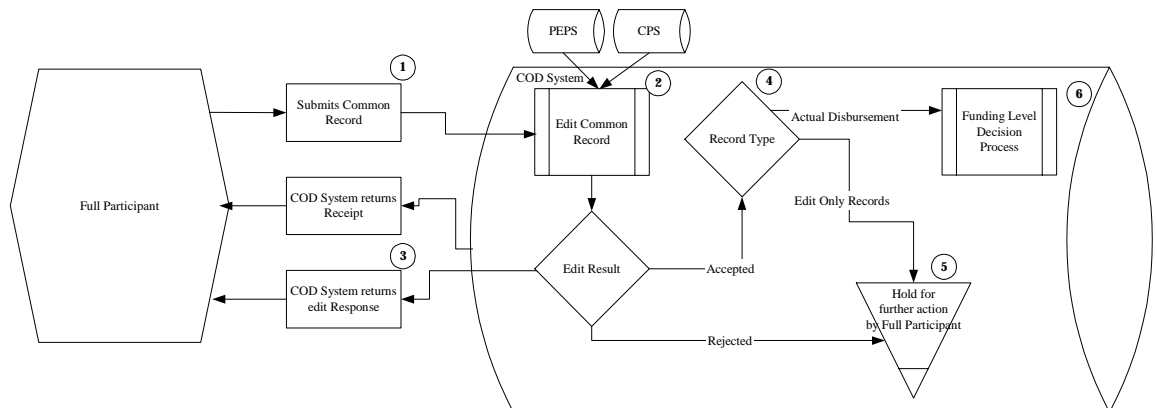
Process completion occurs when a Common Record designated as an Actual Disbursement is posted to the appropriate award (loan/grant) and either releases funds available to a school via drawdown or FedWire/ACH, or substantiates money already made available to the school. (6). If a school has submitted a Direct Loan disbursement prior to submitting the

promissory note to COD, the process does not end until the promissory note is received and the loan is booked with Direct Loan Servicing.

Common Record Processing Summary

This walkthrough presents the high level steps for Common Record Processing. A *Full Participant* submits a Common Record to the COD System. The record is edited and a response is sent back to the Full Participant. Edit Only Records and rejected data are housed in a holding area where they are accessible for changes (5). Actual Disbursement Records move on to the Funding Level Decision Process (6). If a record passes all of the edits, the record may trigger an increase in the money available for the school to draw down.

More detailed information is provided in the COD Process Section beginning on page P-1.

Differences Between Current Processes and COD Process

The table below outlines the differences between the current processes and the COD Process. Please note that all benefits relate to 2002-2003 award year processing.

Current Process	**COD Process (2002-2003)**
Fixed-length record	XML Record or Document
- Data elements recognized based on their position in the record layout	- Data elements recognized by tags, do not need to be in a specific location
- All data elements must be populated for each submission	- Submissions only require those elements necessary for the particular business process the school is trying to perform

Current Process	COD Process (2002-2003)
Origination required in all circumstances	**Option** for early reporting to run record through edits, not required. Options include: - School can report records early, then release as disbursement date nears (similar to current origination and disbursement); or - School can send one Common Record within 30 days of disbursement date for Pell Grants or within seven days of disbursement date for Direct Loans without taking any additional action (similar to current just in time, except only one record and transmission is required, not multiple and may or may not trigger a drawdown request on behalf of the school). Additionally, for those schools whose business process is to do all reporting after disbursing to the student, only one transmission of one record is required, not cycles to both originate and then disburse
Two-step resolution process: origination change and disbursement change	One step resolution process via Common Record
Change records for Pell Grants require resubmission of all data elements	Change records require only data elements that have changed
Different process for reporting changes for Pell Grant and Direct Loan	Process for reporting changes consistent across both programs
Only Direct Loan rejects stored	All rejects stored, with online resolution and re-submission available
Separate Websites to access Pell Grant and Direct Loan information	Information across all programs available via single Website Note: The RFMS and DLOS websites are operational in 2002-2003
Separate customer service support for Pell Grant and Direct Loan	Single customer service support contact for both programs
Only changes to records available via the Web for standard processing (i.e.: non	In addition to making changes to existing records, schools will also be able to submit new Common Records via the Web. Schools

Current Process	COD Process (2002-2003)
post-award year processing)	will also be able to 'release' Common Records via the Web
Limited Web access to data; requires log on to two different sites (Pell Grant and Direct Loan)	Consolidated view of data by award year and program, including amount drawn to date, amount of accepted records to date, progress towards accounting for money drawndown.
Limited Web access to processing information	Web access to real-time processing statistics such as day/ time received, batch status, # of records, # of accepted/ corrected/ rejected records, % of rejects by error type
No student-level reporting in the campus-based programs	Optional reporting of campus-based disbursements in order to pre-populate portions of the Fiscal Operations Report and Application to Participate in campus-based programs (FISAP)
Timing differences cause rejects when attempting to match Pell Grant records to CPS data	Records that cannot be matched to the CPS are held for up to three days, with a match reattempted every time an updated file is received from the CPS

The Common Record

Overview

The Common Origination and Disbursement Process utilizes one single record across programs for both origination and disbursement. In the interest of simplification, Pell Recipient Financial Management System (RFMS) and Direct Loan Origination System (DLOS) will integrate into one. The COD design requires a new Common Record, one that uses common data elements, definitions, edits, and structure for Pell Grants and Direct Loans. Although the record has the same layout for all programs, not all data elements are required for each transmission. This new record layout relies on a new technology called *XML, EXtensible Markup Language*.

This section describes the structure and layout of the Common Record. The following topics are addressed:

- What is XML?
- XML 101
- Common Record Structure

What is XML?

XML stands for E**X**tensible **M**arkup **L**anguage. It is a new technology designed to both describe and exchange structured data between a range of applications. XML consists of elements that are defined by tags. A start tag precedes the name of an element. An end tag follows it. While it does employ the kind of tags you see in HTML, XML is not a replacement for HTML. XML employs tags to identify data elements, or what data is, while HTML is used to identify data attributes, or how data looks. XML can be used in conjunction with HTML to store data within standard Web pages. It can also be used to store data in files and to pull information from disparate, incompatible databases.

One of the objectives behind the conceptual design of the COD Process was to provide FSA and our partnering student aid schools greater flexibility in record processing, i.e., opportunities for multiple data cross-walks and smaller-sized files. The COD Process could serve as a technological foundation for future FSA integration initiatives. Given these objectives, XML was the logical choice for the Common Record's format and structure. XML offers the flexibility to design records, known as XML documents, particular to an audience or community. It allows increased access to and reuse of information. It supports validation [edits] by checking structural validity and flagging errors. It also enables systems to share information and users to see different views of available data.

XML 101

XML technology allows a common transmission structure to be used between two disparate systems. It is a markup language that defines data structure. An XML *document* is the vehicle through which data is transmitted. It can be thought of as a batch.

XML documents are comprised of markup and content. Markup is the definition of the data that follows. It is distinguished by < > and </>. Markup within brackets is considered an *element*. An element within brackets is a *tag*. In the example,

<LastName>Jones</LastName>

<LastName> is a start tag. Note the presence of brackets. LastName is an element. Jones is the data, or XML content. </LastName> is an end tag.

Elements can be either simple or complex. A *simple element* refers to the value that is contained within tags. A *complex element* is a grouping of *attributes* or other elements. The Common Record is a logical grouping of complex elements.

Fixed Format Files vs. XML Documents

Fixed format files have been used as vehicles through which data can be exported and imported to business applications. Fixed format files contain a sequence of fields that is in machine-readable language. An example of a student fixed format file follows:

SALLY   JONES   12345678919820304   Y

Business applications are rapidly moving toward the use of XML to exchange data. XML is a language that is not only machine readable, but also human

readable. This characteristic facilitates correcting rejected fields. An XML example of the Person Block follows.

XML Example of the Person Block

```
<Student SSNum="123456789" DOB= "19820304" LastName "Jones">
        <Name>
                <FirstName>Sally</FirstName>
                <MiddleInitial>A</MiddleInitial>
                <LastName>Jones</LastName>
        </Name>
        <Contact>
                <Address>
                        <Addr>531 Tower Drive Apt 3C</Addr>
                        <City>Alexandria</City>
                        <State>VA</State>
                        <ZipCd>22314</ZipCd>
                </Address>
                <PhoneNum>2021234567</PhoneNum>
                <Email>Sally.A.Jones@email.org</Email>
        </Contact>
        <Identifier>
                <DLNum>"123972" state= "VA"</DLNum>
        </Identifier>
        <Information>
                <DtofBirth>19820304</DtofBirth>
        </Information>
</Student>
```

Common Record Structure

The XML document called the Common Record is composed of different information modules, referred to as *blocks.* Within the blocks, or *complex elements* are data fields that emphasize similarities across programs and contain information such as: demographic data, award amount, disbursement amount and the accept/reject response status of the record.

A general rule regarding sequence of data within blocks, and within complex elements: the start and end data tags and their context must be presented on the XML document within the block's tags or the complex element tags to which they belong. The sequence of the data within that block or element is dictated by the sequence of the data tags presented here. For example, if a complex element has

ten simple elements within it, those ten elements must occur in the same sequence as depicted in the Common Record layout that follows.

The Common Record is organized into the following structure:

Quick Reference Block Description

	Block Name	Block Description
1	Document Information	The Document Information Block contains information that was previously associated with a batch. It contains a date/time stamp, document validation information, summary level document information, as well as the source of the document. This block occurs once per XML Document or submission.
2	Entity Information	The Entity Information Block contains information about the reporting and attending school. This block occurs once per reporting entity or school within the XML Document or submission.
3	Person	The Person Block contains student or PLUS borrower information. This block occurs per award per person.
4	Award Information	The Award Information Block is for FSA's use and contains Direct Loan, Pell Grant and campus-based Award information. As other partners use the Common Record to transport data, this will be the location of those awards. This block occurs once per award per person.
6	Disbursement Information	The Disbursement Information Block contains disbursement information. This block occurs once per disbursement per award per person.
7	Response	A response block is nested within each block. The response block is returned to the submitting entity upon processing the Common Record. The response block contains information about edits that were rejected. It is a complete record that includes only the rejected fields populated with edit codes.

Below is a pictorial representation of the Common Record layout. It illustrates how the Common Record is comprised of information modules or blocks. The Common Record structure is subject to change in subsequent technical reference versions.

The Common Record Document Structure

```
<CommonRecord>
    Document Information
        Receipt
        Response
    Entity Information
        Student Information
            Person
                Response
            Award Information
                Disbursement
                Information
                    Response
                Response
            Response
        Response
</CommonRecord>
```
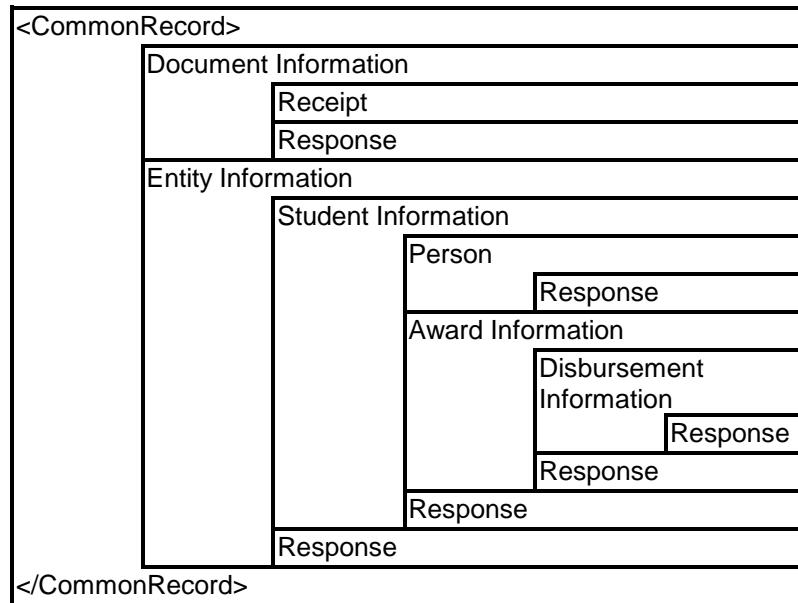
Detailed specifications for coding the Common Record are included in Appendix B. For participating schools, software developers, and servicers, the transition to XML may initially require an investment of resources to build the Common Record. However, reformatting in subsequent years will take considerably less time and effort than currently required for updating fixed format files.

COD Process

Introduction

The COD Process is comprised of many steps:

1. Common Record Submission
2. Common Record Receipt
3. Common Record Processing
4. Common Record Editing
5. Response Notification
6. Determine Record Type
7. Hold Record Processing
8. Actual Disbursement Process

Each of these steps is explained below in the walkthrough of the Common Record processing flow. Please refer to the COD Records Processing Flowchart, on the following page.

Note: Please note that this flow walks a record through the process. It does not show the entire cycle for a school. Therefore, there are items that can take place prior to the submission of records (i.e. funds draw down) that are not explained in this section of the document.

COD - Records Processing

Diagram contents:

1. School submits Common Record/ Receives Receipt
   School marks as Actual Disbursement Record

→ Batch TIV WAN Mailbox
→ On-line COD Website

EAI BUS

2. Notify school of receipt

PEPS   CPS

3. Edit common record

4. Edit Result
   — Accept →
   — Reject ↓

5a. Notify School of results

5b. Notify School of results

6. Record Type
   - Campus-Based (CB) - All
   - Pell & DL - Edit Only
   - Pell & DL - Actual Disbursement Records

Date submitted w/ in 7 (DL)/30 (Pell) days **of or after disb date**
   — Yes →
   — No ↓

8. Authorize change in funding level

7. Hold for further action by School

Remove Payment Trigger Flag → Notify School flag removed/ further action required

Campus-Based System
Process FISAP ← Receive Aggregate Adjustments ← Populate FISAP ← CB Data

Clearing-house   CPS

Action Taken?
   — No → Process Ends: Record eventually becomes inactive
   — Yes → School marks as Actual Disbursement Record

Options
I: Submit entirely new common record with all data, setting payment trigger to 'Y'
II: Submit confirmation for payment trigger via web access to already submitted records
III: Submit a common record with the key identifiers and payment trigger set to 'Y'

1. Common Record Submission

The process begins when a school submits a Common Record. For the 2002-2003 Award Year, the Common Record is submitted by Full Participants in one of two ways:

- Batch
- On-line

Batch Submission

All records sent in batch mode are submitted to the school's Student Aid Internet Gateway (SAIG) mailbox. The *Enterprise Application Integration Bus (EAI Bus)* performs periodic sweeps of the mailboxes and transmits the Common Record data to the COD System.

On-Line Submission

A Full Participant can enter Common Record data on-line via a web front end. Common Records submitted via on-line are sent directly to the COD System.

2. Common Record Receipt

After the COD System receives the Common Record, the system generates a receipt. The receipt is transmitted from the COD System to the sending entity in the same manner the Common Record was submitted.

Batch Receipt

For records received via batch, the receipt is transmitted to the EAI Bus. The EAI Bus routes the receipt to the appropriate entity. In the event a batch is submitted via the EAI Bus in several messages, the receipt is created after all batch/message sequence numbers are received.

On-line Receipt
Receipts for records submitted via the COD web site are transmitted to the web screen. Note: Receipts for Common Records submitted via the web site are not sent to schools via their SAIG mailboxes.

**COD - Record Submission/
Receipt/Response Process**
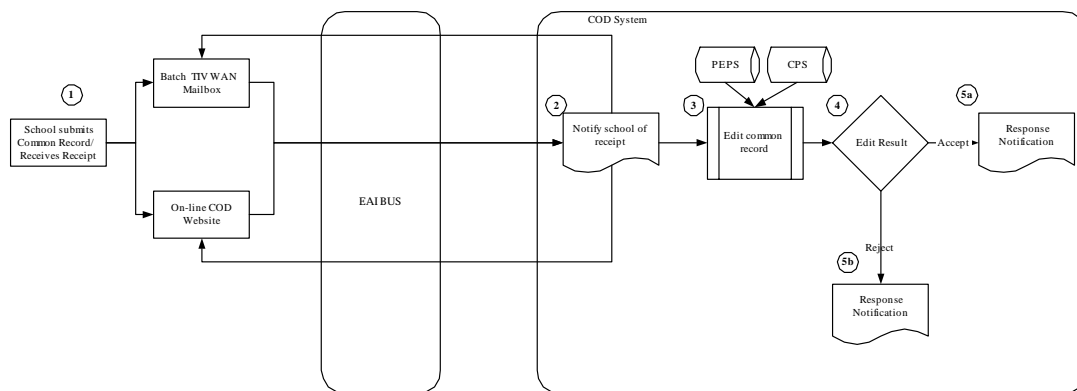
3. Common Record Processing
After a receipt is transmitted, the COD System classifies the record as a New, General Update, Release or Duplicate. The COD System checks the identifiers, (current Social Security Number, current Date of Birth and the current Last Name), to determine if the person is already established on the COD System. This is the first check in record classification and determines how the record is processed.

New Record
A New Record establishes a new person, sub-program, award or disbursement on the COD System. There are three types of New Records:

- **New person** – Identifiers (current SSN, current DOB and the current Last Name) do not match any previously submitted to COD System.
- **New award** – If the identifiers match a person already established on the COD System, the system checks (Award Type, Award Year, Attended Entity ID, Reporting Entity ID, and Award ID [for Direct Loans]) to

determine if the award is already on file. If not, then the record is considered a New Award.

- **New disbursement** – If the person and award already exist on the COD System, the system checks the disbursement number submitted for the award. If it is not already on file, the system logs the disbursement as a new disbursement. If the record is not a New Record, the system identifies what type of update is required.
    - o There are two types of new disbursement records: Edit Only and Actual Disbursement.
        - ▪ For Edit Only Records, disbursements are not considered Actual Disbursements; therefore, they do not substantiate drawdowns and are not posted to a student's/borrower's award (loan/grant). For Phase-in participants, this is the current origination record.
        - ▪ Actual Disbursement Records contain a payment trigger flag of "Y". The payment trigger is a field on the Common Record that signals the COD System to post the disbursement to a specific award (loan/grant). It either releases funds available to a school via drawdown or FedWire/ACH, or substantiates money already made available to the school. For Phase-in participants, this is the current actual disbursement record.

General Update Record

A General Update Record performs a change to a non-monetary data element (not including the payment trigger from "N" to "Y") that was previously established by a New Record. A General Update Record also is used to change disbursement amounts and dates that occur prior to substantiating drawdowns and posting to an award (loan/grant). Elements can be changed via the Web or by resubmission of a Common Record.

Release Records

The Common Record contains a field called the Payment Trigger Flag. When this flag is marked with a "Y", the COD System posts the disbursement to a specific award (loan/grant). It either releases funds available to a school via drawdown or FedWire/ACH, or substantiates money already made available to the school. Release Records are records that are submitted to the COD System with a payment trigger of 'Y' for a disbursement record previously submitted as an Edit Only Record. Release Records cannot be sent more than 30 days before disbursement for Pell Grants and seven days before disbursement for Direct Loans. Note: Release Records may also include adjustments to previously submitted monetary data elements. A Release Record contains monetary disbursement data that increases or decreases an Actual Disbursement Record that has been applied to an award (loan/grant).

Duplicate Records

A record is a duplicate if it has previously been received or requests maintenance to a data element whereby the new value is equal to the value already established on the COD System.

> **At the person level:**   If the person for which the Common Record is sent is already on file with the COD System, and all reported data in the person block is the same as already exists on the COD Database and no award or disbursement information is in the record, the record is a duplicate.
>
> **At the award level:**   If the person for which the Common Record is sent is already on file with the COD System, the award is already on file and all reported data in the award information block is the same as what already exists on the database and no disbursement information is in the record, the record is a duplicate.
>
> **At the disbursement level:**   If the person, award and disbursement are already on file and all the reported information in the disbursement block is the same as already exists on the database, the record is a duplicate.

If the record is a duplicate for every data element down to the disbursement level, it is accepted and the school is notified via a response record that it is a duplicate record. If the record is a duplicate at the person or award level, the COD System accepts the data.

4. Common Record Editing

Once the Common Record is received, the COD System performs a series of valid format and content edits to determine if the file is suitable for further processing.

There are three different types of edits:

- **Correction** – For Pell Grant data, the system automatically corrects the data and sends a response to the entity that submitted the record indicating that a correction took place, the element corrected, the original value, and the corrected value. Note: the COD System does not correct Direct Loan data, in keeping with current DLOS processing.
- **Warning** – The system sends a response to the entity that submitted the record indicating a warning, the warning type and the relevant element. The record continues processing without action from the school.
- **Reject** – The system sends a response to the entity that submitted the record indicating the reject, the reject reason(s) and the relevant

element(s). The record requires action from the school to continue processing.

Where possible, COD uses information from PEPS and CPS as a basis for these edits. COD receives the Abbreviated Applicant File from CPS on a daily basis. This file is used to:
- Confirm a valid ISIR is on file (if applicable) and,
- Pull student level information required for Common Record processing.

Edits are performed on the person, award and disbursement levels of the Common Record data.. Data that pass edits are accepted while data that do not pass edits are rejected. The COD System stores rejected data and associated reject reasons. Rejected data are held for corrective action to be taken by the school. Data can be corrected via Common Record re-submission or via the COD website. The system returns a Response Record notifying the school of the edit results. If the reject is due to a system processing error, the school is notified of the reason for the rejection and is notified when it is corrected.

Records that do not pass edits are also housed in the holding area (**4**), where they can be accessed via the Web for on-line changes and real-time re-submission. Schools can also resolve rejects by re-submitting a Common Record. The Common Record can be re-sent in its entirety or sent just with identifiers and those data elements that have changed.

5. Response Notification

After the COD System edits the Common Record, the system returns a Response Record. A Response Record is a Common Record that details exactly what data elements were rejected. The Response Record includes any associated error messages. If the Common Record was accepted, the Response Record indicates this. Response Notifications are received by the transmitting entity in the same format the record was sent.

6. Determine Record Type

Campus-Based Records
All campus-based records are housed in a holding area (**7**) where they are accessible for changes, both via the web for on-line changes and by re-submitting a Common Record. The Common Record can be re-sent in its entirety or sent just with identifiers and those data elements that have changed. This also relates to additional records submitted for pass-through to NSLDS.

Pell Grant or Direct Loan Records

For Pell Grants and Direct Loans, schools have the option of sending records in to be run through edits only (i.e. treated as an "origination record") or sending them as a request for/ reporting of funds (i.e. "origination" and "disbursement" in one record).

Pell Grant or Direct Loan "Edit Only"

For those records sent as "edit only" the record is housed in the holding area (**7**), where they are accessible for changes, both via the web for on-line changes and by re-submitting a Common Record. The Common Record can be re-sent in its entirety or sent just with identifiers and those data elements that have changed. The records remain in this holding area until they are "released" by the school or become inactive.

Pell Grant or Direct Loan Actual Disbursements

For those records sent as Actual Disbursements, the system confirms that these records are submitted within the required timeframe (ie. seven days of or within the disbursement date for Direct Loans and 30 days of or within the disbursement date for Pell Grants).

If a record is an Actual Disbursement and is submitted more than seven days for a Direct Loan or 30 days for a Pell Grant prior to the Disbursement Date, the COD System removes the payment trigger. The school is notified of its requirement to take confirmation action closer to disbursement date, and the record is placed in the holding area (**7** – please refer to description below regarding release of records in holding area)

If a record is an Actual Disbursement and is submitted within seven days for a Direct Loan or 30 days for a Pell Grant or after the Disbursement Date, the record moves on to Authorize Change in Funding Level (8).

7. Hold Record Processing

Please refer to the diagram, COD – Hold Record Processing, below.

As indicted above, Pell Grant and Direct Loan records sent as Edit Only remain in the holding area (**7**) until the school takes some action. There are many options a school has to "release" records from the holding area for which they want to report a disbursement. These options are :

- Submit entirely new common record with all data, setting payment trigger to 'Y'
- Submit confirmation for payment trigger via web access to already submitted records
- Submit a common record with the key identifiers and payment trigger set to 'Y'

After the school takes action, the COD Process begins again for those records in the holding area. These records may include the following: records sent as "edit only," rejected records, or records transmitted earlier than seven days before disbursement for Direct Loans or earlier than 30 days before disbursement for Pell Grants, as well as changes submitted to previously transmitted records. Edits are applied to new or changed information.

COD - Hold Record Processing

```
      ⑦
   ┌─────────────┐
   \ Hold for    /
    \ further action /
     \ by School  /
      \─────────/
       \       /
        \─────/
           │
           ▼
      ◇ Action Taken? ◇
   No ──┘         └── Yes
    │                  │
    ▼                  ▼
 ( Process Ends:    ┌──────────────┐
   Record eventually │ School marks │
   becomes inactive )│ as Actual    │
                     │ Disbursement │
                     └──────────────┘
```

Options
I : Submit entirely new common record with all data, setting payment trigger to 'Y'
II : Submit confirmation for payment trigger via web access to already submitted records
III : Submit a common record with the key identifiers and payment trigger set to 'Y'

8. Actual Disbursement Process

If a record is an Actual Disbursement Record and is submitted within the required timeframe of or after the disbursement date, the record moves on to either release funds available to a school via drawdown or FedWire/ACH or substantiates money already made available to the school. The specified time period for Direct Loans is seven days, for Pell Grants, it is 30 days.

Note: Cash management and drawdown rules will be addressed in the Implementation Process Guide, available December 2001.

Campus-Based Records Processing

The reporting of campus-based disbursements on the student-level through COD is OPTIONAL for all schools. For those schools who choose to report campus-based disbursements, they can report anytime throughout the year.

Implementation Guide

Overview

This Chapter provides assistance to Full Participants (Schools, Third Party Servicers, and Software Providers) with implementing the COD System for the 2002-2003 Direct Loan and Pell Grant Programs. It serves as a companion to the 2002-2003 Overview of Changes, Appendix C - Common Record Layout and Appendix E - Edit Comment Codes and Descriptions contained in this Technical Reference and the XML Schema available at www.ifap.ed.gov.

Note: *Phase-in Participants* are advised to refer to the Direct Loan Technical Reference 2002-2003 and the Federal Pell Grant Technical Reference 2002-2003 for changes that affect Direct Loan and Pell Grant processing for the 2002-2003 award year. Please refer to Appendix N - Glossary for complete definitions of a Phase-in Participant and a Full Participant.

This Chapter is different from prior years as it presents process information, setup instructions, business rules for Common Record construction, and program rules for both the Direct Loan Program and the Pell Grant Program. The Table of Contents on the following pages identifies the functional areas and individual modifications that are described and discussed in this Chapter.

Until COD Implementation, questions concerning the material in this Chapter should be directed to FSA's Customer Service Call Center at (800) 433-7327. Staff is available Monday through Friday, 9 am – 5 pm, Eastern Time.

After COD Implementation, schools should call the COD School Relations numbers:
- o 1-800-474-7268 for Pell Grant assistance
- o 1-800-848-0978 for Direct Loan assistance

Table of Contents

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-2**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Funding Methods

Funding Methods

For award year 2002 - 2003, schools continue to access cash through the Grant Administration and Payment System (GAPS). Schools' ability to receive cash to fund their Pell Grant and Direct Loan programs is contingent upon substantiating disbursements. Schools substantiate disbursements by submitting actual disbursements (disbursement information with a Payment Trigger = "true").

Note: Refer to the section titled Payment Trigger for more information.

- There are five Funding Methods:
  - Advance Pay
  - Pushed Cash
  - Cash Monitoring 1 (CM1)
  - Cash Monitoring 2 (CM2)
  - Reimbursement

Advance Pay

Under the Advance Pay funding method, schools request cash through GAPS for estimated disbursements to students/borrowers within three (3) business days. In addition, schools may only draw down cash up to the difference between the school's Current Funding Level (CFL) and the amount of funds previously sent to the school for a given award year and program. The U.S. Treasury transmits funds to the school's bank.

Business Rules:

- At the beginning of each award year, a school's initial CFL amount is calculated for Pell Grants and Direct Loans on the basis of the school's disbursement history.

- Each drawdown a school receives using the Advance Pay funding method must be substantiated with actual disbursements submitted and accepted by the COD System. Upon acceptance of an actual disbursement, the CFL calculation is performed and uses the actual disbursement to determine if the CFL needs to be increased.

- Actual disbursement records can be submitted with the following parameters:

    o For the Pell Grant Program, up to 30 calendar days prior to the disbursement date.

    o For the Direct Loan Program, up to seven (7) calendar days prior to the disbursement date.

- Actual disbursements are applied to drawdowns on a first-in/first out basis.

- The CFL may change throughout the year as the school transmits actual disbursement information on a "timely basis" and the COD System accepts the disbursements.

    o A school's CFL will be decreased unless the school submits and the COD System accepts sufficient actual disbursements.

Pushed Cash

Under the Pushed Cash funding method, a school has cash deposited in its bank account based on actual disbursements that are submitted and accepted by the COD System and the CFL calculation.

Business Rules:

- Actual disbursements can be submitted up to seven (7) calendar days before the disbursement date.

- The school does not have a CFL until the COD System accepts and posts actual disbursements.

- If appropriate, cash is deposited in the school's bank account by the disbursement date of an accepted and posted actual disbursement.

- The school must return cash when a downward adjustment to a disbursement amount is made.

Cash Monitoring 1 (CM1)

A school can be placed on Cash Monitoring 1 (CM1) by FSA. Under the CM1 funding method, a Direct Loan school may draw down cash through GAPS or have cash deposited in its bank account based on actual disbursements submitted to and accepted by the COD System.   A Pell Grant school may draw down cash through GAPS based on actual disbursements submitted to and accepted by the COD System. If a school is on CM1 at the beginning of the award year, it will not have access to cash until it has accepted actual disbursements on the COD system.

Business Rules:

- For the Pell Grant Program, actual disbursements can be submitted up to 30 calendar days before the disbursement date.

- For the Direct Loan Program, actual disbursements can be submitted up to seven (7) calendar days before the disbursement date.

- The school does not have a CFL until the COD System accepts and posts actual disbursements. The school's CFL will equal its net accepted actual disbursements.

- Some documentation from the school is required.

- For the Direct Loan Program, the school requests the drawdown from GAPS or, if appropriate, cash is deposited in the school's bank account by the disbursement date of an accepted and posted actual disbursement.

- For the Pell Grant Program, the school requests the drawdown from GAPS.

March 2002 (2002-2003)
Version 3.3
COD Technical Reference
COD Technical Reference Document for Full Participants
Implementation Guide
I-8
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Cash Monitoring 2 (CM2)

A school is placed on Cash Monitoring 2 (CM2) by FSA. Under the CM2 funding method, a school has cash deposited in its bank account based on actual disbursements submitted to and accepted by the COD System and the CFL calculation.

Business Rules:

- Actual disbursements can be submitted on or after the disbursement date.

- The school does not have a CFL until the COD System accepts and posts actual disbursements.

- Documentation from the school is required.

- Case Management initiates the drawdown through GAPS upon review of required documentation.

Reimbursement

Under the Reimbursement funding method, a school has cash deposited in its bank account based on actual disbursements submitted to and accepted by the COD System and the CFL calculation.

Business Rules:

- Actual disbursements can be submitted on or after the disbursement date.

- The school does not have a CFL until the COD System accepts and posts actual disbursements.

- Additional documentation from the school is required.

- Case Management initiates the drawdown through GAPS upon review of required documentation.

Relationship between Direct Loan Processing Options and Funding Methods

	Advance Pay	Cash Monitoring 1 (CM1)	Pushed Cash	Cash Monitoring 2 (CM2)	Reimbursement
	Receives an Initial CFL > 0 before submission of any actual disbursements	Receives no CFL prior to submission of actual disbursements	Receives no CFL prior to submission of actual disbursements	Receives no CFL prior to submission of actual disbursements	Receives no CFL prior to submission of actual disbursements
	School initiates drawdown through GAPS website	School initiates drawdown through GAPS website OR Direct cash payment pushed to school's bank account based on accepted actual disbursements	Direct cash payment pushed to school's bank account based on accepted actual disbursements	Case Management initiates drawdown through GAPS upon review of required documentation	Case Management initiates drawdown through GAPS upon review of required documentation
	Actual disbursements can be accepted with or without accepted promissory notes	Actual disbursements cannot be accepted without accepted promissory notes	Actual disbursements cannot be accepted without accepted promissory notes	Actual disbursements cannot be accepted without accepted promissory notes	Actual disbursements cannot be accepted without accepted promissory notes
DL - Option 2 ▪ Submits disbursements w/Payment Trigger = true up to 7 calendar days in advance	X	X	X		
DL –Option 1 ▪ Submits disbursements w/Payment Trigger = true up to 7 calendar days in advance		X	X		
DL – Standard Origination ▪ Submits disbursements w/Payment Trigger = true up to 7 calendar days in advance		X	X		
DL – Reimbursement ▪ Submits disbursements w/Payment Trigger = true on or after disbursement date		X		X	X

Relationship between Pell Processing Options and Funding Methods

	Advance Pay May receive an Initial CFL > 0 before submission of any actual disbursements School initiates drawdown through GAPS website	Cash Monitoring 1 (CM1) Receives no CFL prior to submission of actual disbursements School initiates drawdown through GAPS website	Pushed Cash Receives no CFL prior to submission of actual disbursements Direct cash payment pushed to school's bank account based on accepted and posted actual disbursements	Cash Monitoring 2 (CM2) Receives no CFL prior to submission of actual disbursements Case Management initiates drawdown through GAPS upon review of required documentation	Reimbursement Receives no CFL prior to submission of actual disbursements Case Management initiates drawdown through GAPS upon review of required documentation
Pell Standard (Account type=Obligate only) ▪ Submits disbursements w/Payment Trigger = true up to 30 calendar days in advance	X	X			
Pell Just-In-Time (Account type=Obligate/Pay) ▪ Submits disbursements w/Payment Trigger = true up to 7 calendar days in advance			X		
Pell Reimbursement (Account type=Obligate only for 2001-2002 & after) ▪ Submits disbursements w/Payment Trigger = true on or after disbursement				X	X

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-12**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

System Security

Privacy Notice

The COD System is a United States Department of Education computer system, which may only be used for official Government business by authorized personnel. Unauthorized access or use of this computer system may subject violators to criminal, civil, and/or administrative action.

If you use this computer system, you must understand that all activities may be monitored and recorded by automated processes and/or by Government personnel. Anyone using this system expressly consents to such monitoring. Warning: If such monitoring reveals possible evidence of criminal activity, monitored records will be provided to law enforcement officials.

This system contains personal information protected under the provisions of the Privacy Act of 1974, 5 U.S.C. §552a - - as amended. Violations of the provisions of the Act may subject the offender to criminal penalties.

User ID Setup

Schools and Third Party Servicers who wish to receive on-line access to the COD website must identify personnel to serve as administrators. Administrators will be able to establish additional users within their individual organizations and provide access to the COD website. The number of administrators is at the discretion of the institution, although it is strongly recommended that the number be limited.

In order to establish an administrator account for the COD website, organizations should submit an administrator request letter printed on university or corporate letterhead to the COD Customer Service Center at:

US Department of Education
FSA Customer Service Center
P.O. Box 9003
Niagara Falls, NY 14302

This letter must include the following information:

1. Security administrator's First Name
2. Security administrator's Last Name
3. Keyword – Mother's maiden name (used as an identifier if the user forgets their password)
4. Work telephone number
5. Email address
6. OPE ID
7. School Name
8. Job Title
9. Work address
10. Work fax number
11. Security administrator's signature
12. School approving authority's name, title, and signature (e.g., Financial Aid Director).
13. Third Party Vendor Used (if applicable)

After the COD Customer Service Center has successfully processed the administrator request, administrators will receive their User ID and password through the email address provided in the response letter. An initial email will contain the assigned User ID for the COD website, along with instructions for accessing the website. For security purposes, the password will be delivered in a separate email.

Rules of Behavior

Schools are encouraged, but not required, to establish Rules of Behavior as part of their business processes related to the COD System. The Rules of Behavior developed by the United States Department of Education are available for reference. Please note that these rules have been established for Department of Education employees. Your institution's rules may be different, but should cover all the areas covered in this example.

Note: Please refer to Appendix K - Rules of Behavior for more information.

School Processing Options

Processing of Common Records through the COD System requires the following options to be established by a school:

Promissory Note Print Option

This processing option determines whether the COD System prints the promissory notes or the school prints its own promissory notes.

Business Rules:

- The values for this option are "N" or "Y."
- "Y" signifies that the COD System prints the promissory note.
- "N" signifies that the school prints the promissory note.
- The default for this option is based on the school's Direct Loan origination level.
- Direct Loan schools may update this option at anytime on the COD Website.
- This option may be overridden by the <PromNtPrtInd> tag on the Common Record.

Note: For more information on promissory note processing, please see the Direct Loan Promissory Note Processing section.

Promissory Note Type Option

This option determines whether single-year or multi-year functionality is applied to a Promissory Note. Schools eligible to use the multi-year functionality can choose to issue single-year or multi-year promissory notes.

Business Rules:

- The values for this option are "single-year" or "multi-year."

- "Single-year" signifies the borrower must submit a promissory note for each award year.

- "Multi-year" signifies the borrower does not submit a promissory note for each award year.

- Schools that are not eligible for the multi-year functionality default to "single-year."

- Schools that are eligible for the multi-year functionality default to "multi-year"

- Direct Loan schools eligible for multi-year functionality may update this option at anytime on the COD website.

Note: For more information on promissory note processing, please see the Direct Loan Promissory Note Processing section.

Disclosure Statement Print Option

This processing option determines whether the school prints its own disclosure statements or allows the COD System to generate the Disclosure Statement upon receipt of the required information.

Business Rules:

- The values for this option are "N" or "Y."
- "Y" signifies that the COD System prints the disclosure statement.
- "N" signifies that the school prints the disclosure statement.
- The default for this option is based on a one-time data feed from DLOS.
- Direct Loan schools may update this option at anytime on the COD website.
- This option may be overridden by the <DiscStmtPrtInd> tag on the Common Record.

Note: For more information on Disclosure Statements, please see the Generating Disclosure Statement section.

Administrative Cost Allowance Option

This processing option determines whether or not the school will receive the Pell Administrative Costs Allowance (ACA).

Business Rules:

- The values for this option are "N" or "Y."
- "Y" signifies that the school will receive the ACA.
- "N" signifies that the school will not receive the ACA.
- The default for this option is based on a one-time data feed from RFMS.
- Pell Grant schools may update this option at anytime on the COD website.

Note: For more information on the Administrative Cost Allowance, please see the Pell Administrative Cost Allowance (ACA) section.

March 2002 (2002-2003)
Version 3.3
COD Technical Reference
COD Technical Reference Document for Full Participants
Implementation Guide
I-18
DRAFT–- FOR DISCUSSION PURPOSES ONLY

DRAFT – FOR DISCUSSION PURPOSES ONLY

Pell Grant Error Processing Option

This processing option determines whether the COD System rejects or corrects certain Pell Grant data elements that do not pass edits.

Business Rules:

- The values for this option are "Rejected" or "Corrected."
- "Rejected" signifies that the COD System will reject certain Pell Grant data elements that do not pass edits.
- "Corrected" signifies that the COD System will correct certain Pell Grant data elements that do not pass edits.
- The default for this option is "Corrected."
- Pell Grant schools may update this option at anytime on the COD website.

Note: The appropriate edits are listed in Appendix E - Edit Comment Codes and Descriptions, with an Error Type Edit Code of "C/R".

Response Records Generated Based on Web Activities

This processing option determines whether the COD System sends Response Documents to the school's SAIG mailbox based on activity performed on the COD website. This activity includes processing a new student, award or disbursement, or a change to any of these on the COD website.

Business Rules:

- The values for this option are "N" or "Y."

- "Y" signifies that the COD System will send a Response Document to the school's SAIG mailbox based on activity performed on the COD website.

- "N" signifies that the COD System will not send a Response Document to the school's SAIG mailbox based on activity performed on the COD website.

- The default for this option is "N."

- Schools may update this option at anytime on the COD website.

Number of Future Days to Display Disbursements

This processing option determines the number of days into the future that a school can view estimated disbursements on the COD website.

Business Rules:

- The values for this option are 1 - 999 days.

- The default for this option is 14 days.

- Schools may update this option at anytime on the COD website.

Note: There is no limit to the number of days in the past that a school can view anticipated disbursements on the COD website.

General Valid Format Rules

Maximum Length Values and Leading Zeros

XML does not require that the data occupy the maximum length specified for a tag.

Business Rules:

- Do not include leading zeros and spaces to satisfy the maximum length for a given tag.

Example:

In the example below, the student's first name, John, is four (4) characters long. Although the first name tag has a maximum length of 12 characters, leading zeros or spaces are not necessary to occupy the maximum length of the tag.

```
<FirstName>John</FirstName>
```

Empty (Blank) and Nillable (Null) Tags

The COD System differentiates between a tag being empty (blank) and a tag being null in the database.

Business Rules:

- An empty tag is one in which content of the tag equals blank or spaces.

- An empty tag is reported as:

  o `<LowTuitFeesInd></LowTuitFeesInd>`

  OR

  o `<LowTuitFeesInd/>`

  OR

  o `<LowTuitFeesInd>  </LowTuitFeesInd>`

- Tags not necessary or not applicable for the document submission must be omitted, rather than reported as empty. See EXAMPLE #1.

- Tags that can contain blank have `<xsd: enumeration value= " "/>` defined for them in the XML Schema.

- If a school reports a blank tag for a tag that does not have `<xsd: enumeration value= " "/>` defined in the XML Schema, the document will not validate.

- A null tag is used to remove or delete content currently on the COD database.

- An null tag is reported as:

  o `<LowTuitFeesInd xsi:nil="true">`

- Tags that can contain null values have nil="true" attribute set for them in the XML Schema.

- If a tag has a minOccurs greater than zero and the school has no content to report in that tag, the school must report a null tag. See EXAMPLE #2.

Example:

EXAMPLE #1

If a student does not have a middle initial, the Middle Initial tag should be omitted from the Common Record, rather than reported as empty or blank.

```
<Name>
      <FirstName>SUE</FirstName>
      <LastName>SMITH</LastName>
</Name>
```

For Pell Grants, the Total Weeks of Instruction Time, <InstructWksUsed>, is not applicable for Payment Methodology 1. In these cases, this tag should not be included in the document, rather than reported as empty.

For Direct Loans, the Additional Unsubsidized Loan for Health Professionals Flag, <AddtHPPA>, is not necessary if the student does not qualify. In these cases, this tag should not be included in the document, rather than reported as empty.

EXAMPLE #2
StateProv is a required tag in the Address complex element. StateProv has a minimum length of 2 characters and therefore, the tag can not be submitted as empty. Additionally, blank is not an enumerated value. If reporting a foreign address where StateProv is not applicable, the StateProv tag must be reported as null, rather than being omitted or reported as empty or blank.

```
<StateProv xsi:nil='true'></StateProv>
```

Data Types

The Common Record includes the following data types:

- Date

- Date/Time

- Year

- Decimal

- Integer

- String

- Boolean

Note: Each of these data types is discussed in detail below.

Date Fields

All date fields on the Common Record use the following format: CCYY-MM-DD.

Business Rules:

- The dashes must be included.

- The CC designates the Century.

- The YY designates the Year.

- The MM designates the Month.

- The DD designates the Day.

- A leap year is defined as one in which the value of YY is divisible by four (4).

- In a leap year, the valid values for DD are "01 – 29" when MM is equal to "02".

  Note: This leap year logic represents no change from prior years.

Year Fields

All year fields on the Common Record use the following format: CCYY.

Business Rules:

- The CC designates the Century.

- The YY designates the Year.

Date/Time Fields
All date/time fields on the Common Record use the following format: CCYY-MM-DDThh:mm:ss.ff.

Business Rules:
- The punctuation marks (dashes, colons and decimal point) must be included.
- The CC designates the Century.
- The YY designates the Year.
- The MM designates the Month.
- The DD designates the Day.
- The T is the date/time separator.
- The hh designates the Hour.
- The mm designates the Minutes.
- The ss designates the Seconds.
- The ff designates the hundredths of a second. This value may be zero (00).

Decimal Fields
Decimal fields on the Common Record are either dollar amount fields or percentage fields. Each of these field types is described in detail below.

Dollar Amount Fields
Dollar amount fields on the Common Record use the following format: 0-999999999999.99.

Business Rules:
- Leading zeros are not necessary to occupy the maximum length of the field.
- Dollar amount fields may include two digits to the right of a decimal point.
- If a dollar amount reported by the school does not contain a decimal point, the COD System infers a decimal point and two zeros after the last digit reported. See EXAMPLE #1 below.
- To report cents (partial dollar amounts), the school must submit a decimal point and the digits to the right of the decimal point. See EXAMPLE # 1 below.
- When reporting a positive dollar amount, the school must submit amount fields without a sign indicator.
- When reporting a negative dollar amount, the school must submit the amount field with the negative sign in the lead character, e.g. FISAP Income Override. See EXAMPLE #2 below.
- Common Records may be returned to the source with a negative sign in the lead character of a dollar amount field, e.g. Payment to Servicer Amount. See EXAMPLE #3
- The following fields on the Common Record are dollar amount fields:
    o Total Award Amount Reported, <TotAwardAmtRep>
    o Total Disbursement Amount Reported, <TotDisbAmtRep>
    o Award Amount, <AwardAmt>
    o Federal Share Amount, <FedShareAmt>
    o FISAP Income Override, <FISAPIncomeOverride>
    o Award Amount Requested, <AwdAmtReq>
    o Cost of Attendance, <CostofAttend>
    o Disbursement Amount, <DisbAmt>
    o Disbursement Net Amount, <DisbNetAmt>

- o   Disbursement Fee Amount, <DisbFeeAmt>

- o   Interest Rebate Amount, <IntRebateAmt>

- o   Payment to Servicer Amount, <PmtSvcrAmt>

- o   Booked Loan Amount, <BkdLoanAmt>

- o   Year to Date Disbursement Amount, <YrTDDisbAmt>

- o   Scheduled Federal Pell Grant, <SchedFedPellGrt>

- o   Total Amount Accepted, <TotAmtAcc>

- o   Total Amount Corrected, <TotAmtCorr>

Example:

EXAMPLE #1:

When reporting an amount of $2625.34:

1) Include the decimal point and two digits to the right: 2625.34
OR
2) Include the decimal point and two zeroes to the right: 2625.00
OR
3) Omit the decimal point and report the whole dollar amount only: 2625
Then, the COD System infers a decimal point and two zeros and stores
2625**.**00

DO NOT submit 262500 as the COD System infers a decimal and stores
this submission as 262500.00.

EXAMPLE #2:

The FISAP Income Override field can be reported with a negative value
for campus-based information.

```
FISAPIncomeOverride>-10000</FISAPIncomeOverrride>
```

EXAMPLE #3:

The Payment to Servicer Amount is returned with a negative sign as the
lead character in the amount field.

```
<PmttoSvcrAmt>-1000.00</PmttoSvcrAmt>
```

Note: Refer to the Generating Payment for Servicer Response section for
more information on the Payment to Servicer Amount.

Percentage Fields

Percentage fields on the Common Record use the following format: 0 – 999.999

Business Rules:

- Leading zeros are not necessary to occupy the maximum length of the field.

- Percents must be reported as whole numbers or mixed numbers without the percent sign.

- The following fields on the Common Record are percentage fields:

    o Origination Fee Percentage, <OrigntnFeePct>

    o Interest Rebate Percentage, <IntRebatePct>

    o Total Eligibility Used, <TotEligUsed>

Example:

Three percent (3%) is reported as 3 or 3.0 and the COD System stores as 3.000

One and a half percent (1.5%) is reported as 1.5 and the COD System stores as 1.500

Note: Please refer to Appendix C - Common Record Layout for more information on valid values and formats on specific fields.

Integer Fields

Integer fields on the Common Record are non-dollar amount, non-percentage, numeric fields.

- Integer fields contain whole numbers.

- Integer fields do not contain decimal points, dollar or percent signs.

String Fields

String fields on the Common Record are alphanumeric fields that can contain a variety of characters.

- String fields can contain all ASCII characters.

Boolean Fields

Boolean fields on the Common Record are fields that have exactly two values: true or false

- Boolean fields contain a value of 'true' or 'false.'

General Document Information Rules

Document

An XML *document* is the vehicle through which data is transmitted. A Common Record transmission is considered to be an XML document. A Common Record transmission, or document, may contain multiple awards and multiple disbursements for one or multiple students. It can be thought of as a batch.

Document Submission

All documents submitted for the 2002-2003 award year must be submitted via the Electronic Data Exchange.

Business Rules:

- All documents must be submitted via the Student Aid Internet Gateway (SAIG).

- Each transmission must have a SAIG transmission batch header (O*N05) and trailer (O*N95) record.

- Each transmission must have the SAIG transmission header (O*N01) and trailer (O*N99) record.

- Only one Common Record can be submitted within each pair of SAIG transmission batch header (O*N05) and trailer (O*N95).

- Multiple pairs of SAIG transmission batch headers (O*N05) and trailers (O*N95) can be submitted within the SAIG transmission headers (O*N01) and trailers (O*N99). See EXAMPLE below.

  Note: For further information, please refer to the "SFA Host Communication Guide" http://www.sfadownload.ed.gov/mainframeguide.htm

Example:

```
N01 – Transmission Header
N05 – Transmission Batch Header
<CommonRecord>
</CommonRecord>
N95 - Transmission Batch Trailer
N05 - Transmission Batch Header
<CommonRecord>
</CommonRecord>
N95 – Transmission Batch Trailer
N99 - Transmission Trailer
```

Document Validation

If a document does not validate against the XML Schema, the COD System does not process the document.

Business Rules:

- The COD System contains a validation program that ensures that the Common Record documents are well formatted and properly structured.

- The COD System does not process a document if:

    o The Document ID is missing or incomplete.

      OR

    o The document structure does not meet the rules of the XML Common Record Schema.

      OR

    o More than one Common Record documents is inserted between a pair of SAIG Transmission Batch Header and Trailers.

- When a Common Record is submitted with a missing or incomplete Document ID, the COD System cannot return a receipt or response to the sender.

- When a Common Record document does not meet the rules of the XML Schema, the COD System returns a Receipt and Response with an error code and message.

- When more than one Common Record is inserted between a pair of SAIG Transmission Batch Headers and Trailer, the COD System returns a Receipt and Response with an error code and message.

    Note: This is not an issue if you use Edconn32.

    Note: Please refer to the Document ID Required for Document Submission, Sequence of Data Elements Required for Document Processing, and Document Submission sections for more information.

DRAFT – FOR DISCUSSION PURPOSES ONLY

Sequence of Data Elements Required for Document Processing

The sequence of data within the Common Record is dictated by the sequence of data elements presented in the XML Schema.

Business Rules:

- Data elements submitted by a school must occur in the same sequence as depicted in the XML Schema.

- A Common Record submitted with data elements out of sequence will not validate against the XML schema, and will therefore be rejected.

Documents Must be Submitted by a Full Participant

The COD System accepts Common Records submitted by Full Participants. Phase-in Participants must submit records in the Direct Loan or Pell Grant fixed-length record formats to the COD System.

Business Rules:

- XML Common Records submitted by Phase-In Participants are rejected.

- Fixed-length format records submitted by Full Participants are rejected.

Note: For information on the fixed-length record formats, refer to the Direct Loan Technical Reference and Pell Grant Technical Reference available on www.ifap.ed.gov.

Logical Record Length Limitation

For information on the 32 kilobyte file length limitation and recommended solution, refer to Appendix J – Common Record Physical Layout.

COD Receipts

COD Receipts are generated for every document received by the COD System. The COD Receipt indicates that the Common Record document was received and can be read by the COD System.

Business Rules:

- One COD Receipt is generated per Common Record document received by the COD System.

- The COD Receipt is generated after the COD System validates the Common Record against the XML Schema, but before actual processing of the Common Record.

Example:

EXAMPLE #1:

The following is an example of a COD Receipt without errors:

```
<CommonRecord>
  <DocumentId>2002-03-18T09:09:09.0012345678</DocumentId>
  <CreatedDtTm>2002-03-18T09:20:01.00</CreatedDtTm>
  <Source>
    <COD EntityId="00000001"/>
  </Source>
  <Destination>
    <School EntityId="12345678"/>
  </Destination>
  <Receipt>2002-03-18T09:21:00.00</Receipt>
</CommonRecord>
```

EXAMPLE #2:

The following is an example of a COD Receipt with errors:

```
<CommonRecord>
  <DocumentId>2002-03-18T09:09:09.0012345678</DocumentId>
  <CreatedDtTm>2002-03-18T09:20:01.00</CreatedDtTm>
  <Source>
    <COD EntityId="00000001"/>
  </Source>
  <Destination>
    <School EntityId="12345678"/>
  </Destination>
  <Receipt>2001-03-18T09:21:00.00</Receipt>
  <Response>
    <DocumentStat>R</DocumentStat>
  </Response>
</CommonRecord>
```

Minimum Data Elements Required for Document Processing

The COD System requires certain data elements for processing each complex element of the document.

Business Rules

- The following data elements are required for processing the Document complex element:

  ```
  <CommonRecord>
  <DocumentID>
  <CreatedDtTm>
  <Source>
  <Source Entity ID="">
  <Destination>
  <Destination Entity ID="">
  ```

- The following data elements are required for processing the Entity complex element:

  ```
  <ReportingSchl Entity ID="">
  <ReportedSummary>
  <AwardType>
  <SummaryYr>
  <TotNumStuds>
  <TotAwardAmtRep>
  <AttendingSchl Entity ID="">
  ```

- The following data elements are required for processing the Student/Borrower complex element:

  ```
  <Student SSNum="" DtofBirth="" LastName="">
  ```

- The following data elements are required for processing a Direct Loan Subsidized or Unsubsidized Award complex element:

  ```
  <DLLoanInfo LoanKey="">
          <OrigntnFeePct>
          <IntRebatPct>
          <GradeLevelInd>
          <AwardBeginDt>
          <AwardEndDt>
          <AcYrBeginDt>
          <AcYrEndDt>
  <DLSub/Unsub >
  ```

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-36**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

```
<AwardYr>
<CPSTransNum>
<AwardAmt>
<LoanKey>
<LDefGOver>
        <AppliesTo>
        <Value>
<AwardNum>
<AwardId>
<AwardCreateDt>
```

- The following data elements are required for processing a Direct Loan PLUS Award complex element:

```
<DLLoanInfo LoanKey="">
        <OrigntnFeePct>
        <IntRebatPct>
        <GradeLevelInd>
        <AwardBeginDt>
        <AwardEndDt>
        <AcYrBeginDt>
        <AcYrEndDt>
<PLUS>
<AwardYr>
<AwardAmt>
<LoanKey>
<LDefGOver>
        <AppliesTo>
        <Value>
<AwardNum>
<AwardId>
<AwardCreateDt>
<AwardAmtRqd>
<Borrower SSNum="" DtofBirth="" LastName="">
<Identifiers>
<FirstName>
<Contacts>
        <Address>
        <Addr>
        <City>
        <StateProv>
```

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-37**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

```
                              <PostalCd>
                      <CitznStatusInd>
                      <LdefGOver>
                              <AppliesTo>
                              <Value>
```

- The following data elements are required for processing a Pell Grant Award complex element:

```
                      <Pell>
                      <AwardYr>
                      <CPSTransNum>
                      <AwardAmt>
                      <CostOfAttend>
                      <AcCal>
                      <PmtMethod>
                      <InstructWksUsed>  (Payment Methodology 2,3,4,5 only)
                      <IstructWksDefiningAcYr>(Payment Methodology 2,3,4,5 only)
                      <CrClockHrsinAwardYr>  (Academic Calendar 5 & 6 only)
                      <CrClockHrsinProgsAcYr>  (Academic Calendar 5 & 6 only)
                      <EnrollDt>
```

- The following data elements are required for processing a Direct Loan edit only disbursement (Payment Trigger set to "false"):

```
                      <Disbursement Number ="">
                      <DisbAmt>
                      <DisbDt>
                      <DisbSeqNum>
                      <DisbNetAmt>
                      <DisbFeeAmt>
                      <IntRebateAmt>
                      <PmtTriggerFlg = "false">
```

- The following data elements are required for a Pell Grant edit only disbursement (Payment Trigger set to "false"):

```
                      <Disbursement Number ="">
                      <DisbAmt>
                      <DisbDt>
                      <DisbSeqNum>
                      <PmtTriggerFlg = "false">
```
<PmtPeriodStartDt> (if school ineligible)

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-38**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

- The following data elements are required for processing an actual Direct Loan disbursement (Payment Trigger set to "true"):

```
<Disbursement Number="">
<DisbAmt>
<DisbDt>
<DisbSeqNum>
<DisbNetAmt>
<DisbFeeAmt>
<IntRebateAmt>
<PmtTriggerFlg = "true">
```

- The following data elements are required for processing an actual Pell Grant disbursement (Payment Trigger set to "true"):

```
<Disbursement Number="">
<DisbAmt>
<DisbDt>
<DisbSeqNum>
<PmtTriggerFlg = "true">
```

<PmtPeriodStartDt> (if school ineligible)

Document ID Required for Document Submission

The COD System checks to ensure the Document ID is present and is properly formatted.

Business Rules:

- Document ID is an essential element for importing, storing and tracking the data submitted in a Common Record Document by a school.

- The COD System rejects documents that do not have a Document ID.

- The COD System rejects documents that have an incomplete Document ID.

- The COD System rejects documents that have an invalid Document ID format.

- The COD System is unable to store a Common Record document that has an invalid, incomplete, or missing Document ID.

- The COD System cannot return a receipt to a sender that submits an invalid, incomplete, or missing Document ID.

  Note: Please refer to Appendix C - Common Record Layout for proper format of the Document ID.

Duplicate Document IDs

The COD System checks the Document ID for duplicates on the COD database.

Business Rules:

- Document ID for Full Participants is defined as the DateTime stamp and the Source Entity ID.

  Note: Please refer to Appendix C - Common Record Layout for an example of a Document ID.

- A duplicate document is defined as a document that has a Document ID identical to one already established on the COD System.

- The COD System rejects the document if the Document ID is duplicate.

- The COD System generates a Receipt if the Document ID is duplicate.

- The COD System generates a Response with error code and message for documents with duplicate Document IDs. The Response does not contain detail data elements.

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-41**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Inability to Process Future-Dated Documents

The COD System confirms that the date portion of the Document's Created DateTime is not greater than the System Date (This represents no change from prior years).

Business Rules:

- If the date portion of the Document's Created DateTime is greater than the System Date, the COD System rejects the document.

- The COD System generates a Receipt and a Response for future-dated documents.

March 2002 (2002-2003) *COD Technical Reference* *Implementation Guide*
Version 3.3 COD Technical Reference Document for Full Participants **I-42**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Documents Submitted Must Contain at Least One Detailed Record

A detailed record consists of at least one Student Identifier and one Award. A Student Identifier consists of the student tag and three attributes: Social Security Number, Date of Birth, and Last Name.

Business Rules:

- The COD System rejects the document if it does not contain at least one Student Identifier (Social Security Number, Date of Birth and Last Name) and one Award tag.

  Note: For more information on the Student Identifier, please refer to the Student Identifier section. For more information on the Award, please refer to the Minimum Data Elements Required for Document Processing section.

General Entity Information Rules

Common School Identifier

The Common School Identifier is an identifier assigned to Schools and Third Party Servicers that is common across the Pell Grant and Direct Loan programs beginning in the 2002 – 2003 award year.

Business Rules:

- The Common School Identifier is the Entity ID.

- The Entity ID is a randomly generated eight-digit number.

- Entity IDs are assigned to Schools, Third Party Servicers, and the COD System.

- The Entity ID replaces the Pell Institution Number and Direct Loan (E/G) School code.

Note: The Pell Institution Number is still used in data requests. The Direct Loan (E/G) School code is still used in the 21 character Award ID (Loan ID) and the MPN ID.

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-44**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Entity ID

A valid Entity ID is required in the Source, Destination, Reporting School, and Attending School fields.

Business Rules:

- A valid Entity ID must be reported in the following fields:
    - Source Entity ID, <Source>
    - Destination Entity ID, <Destination>
    - Reporting School Entity ID, <ReportingSchlEntityId = "">
    - Attending School Entity ID, <AttendingSchl EntityId = "">
- The **Source Entity ID** is the physical sender of the document
- The **Destination Entity ID** is the destination or recipient of the document.
    - If a School sends the document to the COD System, the Destination Entity ID is "00000001" for COD.
    - If the document is sent from the COD System back to the Source, the Destination Entity ID is equal to the Source Entity ID on the original transmission.
- The **Reporting School Entity ID** is the school that sends and receives data for the campuses or students it serves.
- The **Attending School Entity ID** is the school or campus where the student attends class.
    - Attending School Entity ID must be equal to the Reporting School Entity ID

      OR
    - Attending School Entity ID must be an additional location of the Reporting School Entity ID.
- The COD System checks each Entity ID against the COD database and rejects the document if the Entity ID cannot be found or is invalid.

March 2002 (2002-2003)
Version 3.3
COD Technical Reference
COD Technical Reference Document for Full Participants
DRAFT–- FOR DISCUSSION PURPOSES ONLY
Implementation Guide
I-45

Example:

```
<CommonRecord>
    <DocumentId>2002-08-29T09:09:09.0012345678</DocumentId>
    <CreatedDtTm>2002-08-29T17:20:01.00</CreatedDtTm>
    <Source>
        <ThirdPartyServicer EntityId="12345678" />
    </Source>
    <Destination>
        <COD EntityId="00000001" />
    </Destination>
    <ReportingSchl EntityId="00123400">
        <ReportedSummary>
        </ReportedSummary>
    <AttendingSchl EntityId="00123400">
        <Student SSNum="123456789" DtofBirth="1972-01-01" LastName="SMITH">
        </Student>
    </AttendingSchl>
    </ReportingScl>
</CommonRecord>
```

Total Number of Students in the Reported Summary Complex Element

The COD System verifies the Total Number of Students reported in Reported Summary complex element equals the total number of students/borrowers in the document.

Business Rules:

- The COD System compares the Total Number of Students, <TotNumStuds>, reported against the actual total number of student tags in the document.

- The COD System determines the actual total number of students in the Document by counting the number of Student Identifiers (SSN, Date of Birth and Last Name) in the document.

  Note: For more information on the Student Identifiers, please refer to the Student Identifier section.

- The COD System sends a warning if the reported Total Number of Students and the actual number of student tags are not identical. The warning does not prevent the document from being processed by the COD System.

- The Total Number of Students reported may be a duplicated count. In the event that identical Student Identifiers are reported multiple times within a document, the COD System counts them multiple times.

- The Total Number of Students is reported by Award Year, by Program (Pell, DL Subsidized, DL Unsubsidized, DL PLUS, and Campus Based), and by Reporting School Entity ID.

Example:

```
<ReportingSchl EntityId="00123400">
    <ReportedSummary>
        <AwardType>DLSub</AwardType>
        <SummaryYr>2003</SummaryYr>
        <TotNumStuds>1</TotNumStuds>
        <TotAwardAmtRep>2000</TotAwardAmtRep>
        <TotDisbAmtRep>1970</TotDisbAmtRep>
    </ReportedSummary>
    <ReportedSummary>
        <AwardType>Pell</AwardType>
        <SummaryYr>2003</SummaryYr>
        <TotNumStuds>1</TotNumStuds>
        <TotAwardAmtRep>3700</TotAwardAmtRep>
        <TotDisbAmtRep>3700</TotDisbAmtRep>
    </ReportedSummary>
```

Total Award Amount Reported in the Reported School Complex Element

The COD System verifies the Total Award Amount reported in the Reported Summary complex element equals the actual total of all Award Amounts contained in the document.

Business Rules:

- The COD System compares the Total Award Amount Reported, <TotAwardAmtRep>, against the actual total of all Award Amounts contained in the document.

- The COD System determines the actual total of all Award Amounts by adding the values of all the Award Amount tags in the document.

- The COD System sends a warning if the Total Award Amount Reported and the actual total of all Award Amounts is not equal. The warning does not prevent the document from being processed by the COD System

- The Total Award Amount must be reported by Award Year, by Program (Pell, DL Subsidized, DL Unsubsidized, DL PLUS, and Campus Based), and by Reporting School Entity ID.

Example:

```
<ReportingSchl EntityId="00123400">
      <ReportedSummary>
            <AwardType>DLSub</AwardType>
            <SummaryYr>2003</SummaryYr>
            <TotNumStuds>1</TotNumStuds>
            <TotAwardAmtRep>2000</TotAwardAmtRep>
            <TotDisbAmtRep>1970</TotDisbAmtRep>
      </ReportedSummary>
      <ReportedSummary>
            <AwardType>Pell</AwardType>
            <SummaryYr>2003</SummaryYr>
            <TotNumStuds>1</TotNumStuds>
            <TotAwardAmtRep>3700</TotAwardAmtRep>
            <TotDisbAmtRep>3700</TotDisbAmtRep>
      </ReportedSummary>
```

Total Disbursement Amount Reported in the Reported Summary Complex Element

The COD System verifies the Total Disbursement Amount Reported in the Reported Summary complex element equals the actual total of all Disbursement Amounts contained in the document.

Business Rules:

- The COD System compares the Total Disbursement Amount Reported, <TotDisbAmtRep>, against the actual total of all Disbursement Amounts contained in the document.

- The COD System determines the actual total of all Disbursement Amounts by adding the values of the Disbursement Amount (gross) fields, regardless of whether the Payment Trigger is "true" or "false," in the document.

- The COD System sends a warning if the Total Disbursement Amount Reported and the actual total of all Disbursement Amounts are not equal. The warning does not prevent the document from being processed by the COD System.

- The Total Disbursement Amount Reported must be reported by Award Year, by Program (Pell, DL Subsidized, DL Unsubsidized, DL PLUS, and Campus Based), and by Reporting School Entity ID.

Example:

```
<ReportingSchl EntityId="00123400">
     <ReportedSummary>
          <AwardType>DLSub</AwardType>
          <SummaryYr>2003</SummaryYr>
          <TotNumStuds>1</TotNumStuds>
          <TotAwardAmtRep>2000</TotAwardAmtRep>
          <TotDisbAmtRep>1970</TotDisbAmtRep>
     </ReportedSummary>
     <ReportedSummary>
          <AwardType>Pell</AwardType>
          <SummaryYr>2003</SummaryYr>
          <TotNumStuds>1</TotNumStuds>
          <TotAwardAmtRep>3700</TotAwardAmtRep>
          <TotDisbAmtRep>3700</TotDisbAmtRep>
     </ReportedSummary>
```

General Person Information Rules

Student Identifier

The COD Student Identifier is composed of the student's current Social Security Number, current Date of Birth, and current Last Name. Current is defined as the value stored in COD as of the date of the transmission.

Business Rules:

- The Student Identifier is located in the Student complex element of the Common Record, and is reported by the school.

- A Student Identifier is a required data element for all submissions of a Common Record.

- A Student Identifier consists of the student tag and three attributes: the student's current Social Security Number, current Date of Birth, and current Last Name.

    o The Social Security Number portion of the Student Identifier must contain nine digits.

    o The Social Security Number portion of the Student Identifier must be within the range of 001-01-0001 to 999-99-9998.

    o The Social Security Number portion of the Student Identifier may or may not contain hyphens after the third and fifth digits.

    o The Date of Birth portion of the Student Identifier must be in the CCYY-MM-DD format.

    o The Date of Birth portion of the Student Identifier must be greater than 1902-01-01 and less than 1994-12-31.

    o The Last Name portion of the Student Identifier may consist of upper case letters A-Z, numbers 0-9, spaces, period, apostrophe and dash.

    o The Last Name portion of the Student Identifier may be blank.

March 2002 (2002-2003)
Version 3.3
COD Technical Reference
COD Technical Reference Document for Full Participants
Implementation Guide
I-50
DRAFT–- FOR DISCUSSION PURPOSES ONLY

- All three attributes of the Student Identifier (current Social Security Number, current Date of Birth, and current Last Name) are required for processing **by the COD System**; however, only current SSN is required **on the Common Record Schema**. The Common Record Schema is structured this way to enable the FFEL community to use the schema structure without using Date of Birth and Last Name as identifiers.

Example:

```
<Student SSNum="123456789" DtofBirth="1972-01-01" LastName="SMITH">
```

Changing Student Identifier Information

In order to change Student Identifier information, the school must first submit a correction to the ISIR, which will result in another transaction on the CPS. After the correction has been submitted to the CPS, the school must send a Common Record to the COD System reporting the student tag with the current Student Identifier information and the changed data in the corresponding simple element (Social Security Number, Date of Birth, or Last Name).

Business Rules:

- The COD System either Accepts or Rejects changes that are submitted to the Social Security Number, Date of Birth, or Last Name simple elements.

- Upon receipt of a changed Social Security Number, Date of Birth, or Last Name simple element, the COD System attempts to match the changed simple element against the CPS.

    Note: Please refer to the Fields Matched Against the CPS section for more information.

    o If an identical change is found on the CPS, the COD System accepts the changed simple element, updates the Student Identifier, and sends a Response to the school.

    o If an identical change is not found on the CPS, the COD System rejects the changed simple element, and sends a Response to the school.

- If the changed simple element is matched with the CPS and, therefore, accepted by the COD System, the new Student Identifier will be returned in the Response.

- If the changed simple element is rejected, the old Student Identifier will be returned in the Response.

- If the changed simple element is accepted, the school must submit the new Student Identifier combination in future transmissions.

- If the changed simple element is rejected, the old Student Identifier combination must be used in future transmissions.

- The COD System stores the Social Security Number previously submitted to the COD System for query purposes on the COD website.

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-52**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

- If the Social Security Number, Date of Birth, or Last Name simple element is submitted with the same value that is listed in the attribute on the COD database, no update will take place nor will the submission reject.

- If a combination of the current Social Security Number, current Date of Birth, or current Last Name simple elements are changed in the same submission, all changes must be matched on the CPS.

  o If all changes are not matched on the CPS, the COD System rejects all changed simple elements and the old Student Identifier will be returned in the Response to the school.

Example:

A student's last name changes from Oldhat to Newburry. Once the correction has been submitted to the CPS, the appropriate submission to the COD System is:

```
<Student SSNum="123456789" DtofBirth="1972-01-01" LastName="OLDHAT">
     <Name>
          <LastName>NEWBURRY</LastName>
     </Name>
</Student>
```

If the last name change is NOT matched on the CPS and the submission is rejected, the COD Response contains:

```
<Student SSNum="123456789" DtofBirth="1972-01-01" LastName="OLDHAT">
```

If the last name change is matched on the CPS, the COD Response contains:

```
<Student SSNum="123456789" DtofBirth="1972-01-01" LastName="NEWBURRY">
```

Once the COD System accepts the change, subsequent transmissions by the school must contain:

```
<Student SSNum="123456789" DtofBirth="1972-01-01" LastName="NEWBURRY">
```

School Use Only Field

A School Use Only Field, <SchlUseOnly>, is included on the Common Record in the Student, Award, and Disbursement complex elements. This field can be used by the school for any purpose and is ignored during COD processing.

Business Rules:

- Regardless of whether the school opts for a Full or Standard Response, the School Use Only field is returned in the Response complex element if the school submits the field in the Common Record.

- The School Use Only field is returned in all COD system-generated Response Documents if the field is populated on the COD database.

Example:

EXAMPLE #1:
The school uses a unique identifier for the student in their system. The school uses the <SchlUseOnly> field in the Student complex element to record this unique identifier.

```
<Student SSNum="123456789" DtofBirth="1972-01-01" LastName="SMITH">
     <SchlUseOnly>888888</SchlUseOnly>
</Student>
```

The COD Response complex element contains the <SchlUseOnly> field with the content submitted in the Common Record:

```
<Student SSNum="123456789" DtofBirth="1972-01-01" LastName="SMITH">
     <SchlUseOnly>888888</SchlUseOnly>
</Student>
```

EXAMPLE #2:

A school submits a last name change for a student and uses the <SchlUseOnly> field in the Student complex element to record the original last name:

```
<Student SSNum="123456789" DtofBirth="1972-01-01" LastName="OLDHAT">
     <Name>
          <LastName>NEWBURRY</LastName>
     </Name>
     <SchlUseOnly>OLDHAT</SchlUseOnly>
</Student>
```

If the last name change is matched against the CPS and accepted by the COD System, the COD Response document contains the new student identifier combination and the <SchlUseOnly> field with the content submitted in the Common Record:

```
<Student SSNum="123456789" DtofBirth="1972-01-01" LastName="NEWBURRY">
     <SchlUseOnly>OLDHAT</SchlUseOnly>
</Student>
```

Updating Phone Numbers

The COD System stores a maximum of three phone numbers for each person.

Business Rules:

- The Common Record has a maximum occurrence of three phone number tags per person.

- The COD System stores the first occurrence of phone number as Home Phone.

- The COD System stores the second occurrence of phone number as Alternate Phone 1.

- The COS System stores the third occurrence of phone number as Alternate Phone 2.

- If the Common Record contains only one instance of phone number, the COD System updates the Home Phone number.

- In order to update the Alternate Phone 1 or Alternate Phone 2, the school must submit all occurrences of the phone number tag.

General Award Information Rules

CPS Transaction Number

The CPS Transaction Number is a required field on the Common Record for Pell Grant and Direct Loan (DL Subsidized, DL Unsubsidized) processing.

Business Rules:

- The CPS Transaction Number is a required field on the Common Record for Pell Grant and Direct Loan (DL Subsidized, DL Unsubsidized) Award information.

Note: The CPS Transaction Number is not a required field for DL PLUS loans.

Data Elements Matched Against the CPS
The COD System uses certain data elements reported to match a student award against the CPS for editing.

Business Rules:
- The following data elements are matched against the CPS for editing:
    - Award Year
    - CPS Transaction Number (for the Award complex element only)
    - Current SSN
    - Current Date of Birth
    - Current Last Name

  Note: Current SSN, Current Date of Birth, and Current Last Name are defined as the values stored on COD for a specific CPS Transaction.

- The COD System performs a match against the CPS when a submitted Common Record contains:
    - A new student with an award
    - A change to the Student Identifier
    - A new award with a new CPS Transaction Number
    - An existing award with a new CPS Transaction Number

- When a new award is submitted with a CPS Transaction Number already used by a previously accepted award for the same student, a new CPS match is NOT performed.

- A later CPS Transaction Number submitted by a student or another school does NOT affect a match performed using an earlier CPS Transaction Number.

  Note: The CPS Transaction Number is not a required field for DL PLUS loans.

March 2002 (2002-2003)
Version 3.3
COD Technical Reference
COD Technical Reference Document for Full Participants
Implementation Guide
I-58
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Data Elements Pulled from the CPS
The COD System pulls certain data elements from information provided by the CPS.

Business Rules:

- The COD System uses the CPS Transaction Number reported in the Award complex element to pull certain data elements from information provided by the CPS

- For each Pell Grant award received, the COD System always pulls the following data elements from the CPS:
    - Expected Family Contribution (EFC)
    - Secondary EFC (only in the case where the school has indicated its intent to pay from the secondary EFC via the <SecondaryEFCInd> field on the Common Record)
    - Verification Selection

- The COD System determines if certain data elements are transmitted in the Common Record or already exist for the student and award year on the COD database. If neither is true, the COD System will 'pull' these data elements from information provided by the CPS.
    - For each Pell Grant or Direct Loan award received, the following data elements are pulled from the CPS information when absent on both the Common Record submission and the COD database:
        - Address (Only if ALL fields are absent: Address, City, State, Zip/Postal Code, Country)
        - E-mail
        - Drivers License Number
        - Drivers License State
        - Loan Default/Grant Overpayment for student
        - Citizenship status

March 2002 (2002-2003)
Version 3.3
COD Technical Reference
COD Technical Reference Document for Full Participants
DRAFT-- FOR DISCUSSION PURPOSES ONLY
Implementation Guide
I-59

Note: Citizenship status cannot be pulled from the CPS for PLUS loans and, therefore, is required on the Common Record for PLUS loans.

o For each Direct Loan award received, the following data elements are pulled from the CPS information when absent on both the Common Record submission and the COD database:

▪ Dependency Status

General Disbursement Information Rules

Disbursement Sequence Number Required on all Disbursements

A Disbursement Sequence Number must be reported for all disbursements. This is an indicator of a single transaction associated with a specific disbursement number. This field is currently used in Direct Loan transactions and continues under the COD System, but it is new for Pell Grant transactions.

Business Rules:

- The Disbursement Sequence Number determines the order in which the transaction must be processed for a given Disbursement Number.

- The Disbursement Sequence Number must be reported in an incremental, ascending order.

- The Disbursement Sequence Number valid values range from 01-99.

    o Disbursement Sequence Numbers 01-65 are reported by schools.

    o Disbursement Sequence Numbers 66-90 are reserved for COD system-generated adjustments to disbursements.

    o Disbursement Sequence Numbers 99-91 are reserved for Direct Loan Payment to Servicer transactions (in descending order).

- The Disbursement Sequence Number must be reported as "01" when the Payment Trigger is set to "false".

- Duplicate Disbursement Sequence Numbers for the same Disbursement Number when the Payment Trigger is set to "true" are considered duplicate disbursement transactions.

Payment Trigger

The Payment Trigger is used to identify disbursements that may change the CFL.

Business Rules:

- Disbursement information with the Payment Trigger set to "true" are actual disbursements that may change the CFL.

- Disbursement information with the Payment Trigger set to "false" are treated as edit only and cannot change the CFL.

- For Pell Grant disbursements with a Payment Trigger set to "true" where the current date exceeds 30 calendar days to the disbursement date, the COD System resets the Payment Trigger to "false" and the disbursement is treated as edit only.

- For Direct Loan disbursements with a Payment Trigger set to "true" where the current date exceeds seven (7) calendar days to the disbursement date, the COD System resets the Payment Trigger to "false" and the disbursement is treated as edit only.

- If the Payment Trigger is absent from the disbursement information, the COD System sets the Payment Trigger to "false."

- If the Payment Trigger is set to "true," the disbursement is processed only if the required tags in the Disbursement Complex Element are complete.

  Note: For information on the required tags in the Disbursement complex element, refer to the Minimum Data Elements Required for Document Processing section.

- For Pell Grants, the Payment Trigger can be changed from "true" to "false" between 30 and eight (8) calendar days before the disbursement date.

- The Payment Trigger cannot be changed from "true" to "false" within seven (7) calendar days before the disbursement date or any time after the disbursement date.

- Disbursement information with a Payment Trigger set to "true" can be used either to substantiate cash that has been drawn down, or may lead to a change in the CFL.

- Disbursement information with a Payment Trigger set to "true" will not change the CFL until seven (7) calendar days before the disbursement date.

- To make an adjustment to an accepted and posted actual disbursement, the Payment Trigger must be set to "true".

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-62**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

General Response Information Rules

Response Documents

For all Common Records received and processed by the COD System, the COD System returns a Response document indicating the status of Common Record processing, including any rejected data elements and reason for the rejection.

Business Rules:

- The COD System sends one Response document for each Common Record document submitted.

- A Response complex element is generated for each major complex element reported on a Common Record document: Document, Reporting School, Student, Award, and Disbursement.

- All Response complex elements are nested within the Response document.

- Schools have an option to receive a Full or Standard Response to Common Records processed by the COD System.

  o A Full Response contains all the original tags sent by the School and the rejected data elements and reason codes.

  o A Standard Response contains only the rejected data elements and reason codes.

- Schools can override this option on a record-by-record basis by submitting the <FullRsFlg> tag on the Common Record.

  o If the <FullRsFlg> tag is not sent, the option defaults to the value set in the School Profile.

  o Unless the school contacts COD Customer Service to change this option, the School Profile will default to aStandard Response.

- For Common Records transmitted via SAIG, the COD System sends Response Documents to the school's SAIG mailbox.

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-63**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

- For Common Records transmitted via the web, schools have an option to receive a Response either via the web or via their SAIG mailbox.

  o Unless the school contacts COD Customer Service to change this option, the school will receive a Response via the web. This option may be overridden on a record-by-record basis.

School will receive:	If the school sends the Common Record via:	
	SAIG Mailbox	**COD Website**
Receipt	Via SAIG Mailbox	Via COD Website
Response	Via SAIG Mailbox	Via SAIG Mailbox OR Via COD Website

Example:

The following diagram illustrates a Response complex element is generated for every complex element of data submitted on the Common Record and the nesting of those complex elements within the Response Document:

```
Common Record
     Reporting School
          Attending School
               Student
                    Award
                    Award Response
                         Disbursement
                         Disbursement Response
               Student Response
          Attending School Response
     Reporting School Response
Common Record Response
```
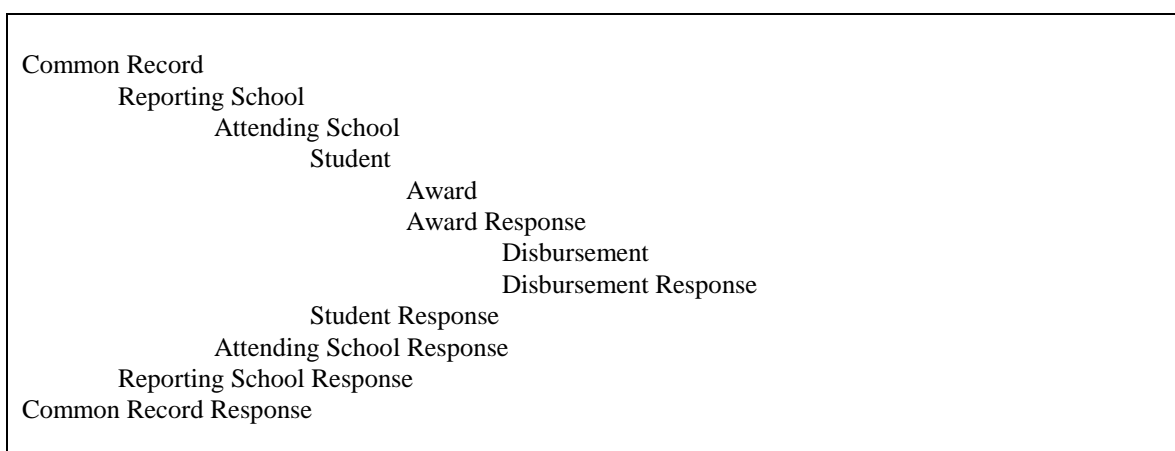
Response Indicator

For each Response complex element returned, the COD System generates a Response Indicator that indicates whether the complex element was accepted, rejected, or corrected. The Response complex element and Response Indicator is returned for each major complex element: Reporting School, Student, Award, and Disbursement.

Business Rules:

- The COD System returns a Response complex element with a Response Indicator of A (Accepted), R (Rejected) or C (Corrected).

- A Response complex element with a Response Indicator of A (Accepted) is returned to indicate that the complex element was accepted.

- A Response complex element with a Response Indicator of A (Accepted) may have a warning edit returned on the complex element.

- A Response complex element with a Response Indicator of A (Accepted) does not exclude another complex element in the hierarchy from being accepted, rejected or corrected.

    o If a Person complex element is Accepted, this does not exclude the possibility that the Award or Disbursement complex elements may be accepted, corrected, or rejected.

    o If a Award complex element is Accepted, this does not exclude the possibility that the Person or Disbursement complex elements may be accepted, corrected, or rejected

- A Response complex element with a Response Indicator of R (Rejected) is returned to indicate that 100% of the data elements in the complex element are rejected.

- A Response complex element with a Response Indicator of R (Rejected) is returned with at least one reject edit.

DRAFT – FOR DISCUSSION PURPOSES ONLY

- A Response complex element with a Response Indicator of R (Rejected) can result in other complex elements being rejected.

  o If a Person complex element is rejected, then the Award complex element is rejected, even if all data in the Award complex element passed the edits, because the COD System cannot accept an Award complex element without an established Person.

  o If an Award complex element is rejected, then the Disbursement complex element is rejected, even if all data in the Disbursement complex element passed the edits, because the COD System cannot accept the Disbursement complex element without an established Award.

  o If all Award complex elements in the submission are rejected, then the Person complex element is rejected, because the COD system cannot accept a Person complex element without at least one established Award.

    Note: Please refer to the Documents Must Contain At Least One Detailed Record section for more information.

- A Response complex element with a Response Indicator of C (Corrected) is returned only when at least one data element within the complex element has been corrected. Because the COD System corrects only Pell Grant Award and Disbursement data for schools that choose to have their data corrected rather than rejected, an <RsInd> of C is returned only in these complex elements.

- A Response complex element with a Response Indicator of C (Corrected) does not preclude another complex element in the hierarchy from being accepted, rejected or corrected.

  o If an Award complex element is corrected, this does not exclude the possibility that the Disbursement complex element may be accepted, corrected, or rejected.

  o If a Disbursement complex element is corrected, this does not exclude the possibility that the Award complex element may be accepted, corrected, or rejected.

Example:

Complex Element	Processed with Edits	Response Indicator
Person	No	A (Accepted)
Award	No	A (Accepted)
Disbursement	No	A (Accepted)

Complex Element	Processed with Edits	Response Indicator
Person	No	A (Accepted)
Award	Yes (with corrections)	C (Corrected)
Disbursement	No	A (Accepted)

Complex Element	Processed with Edits	Response Indicator
Person	No	R (Rejected) *Because no Awards were accepted
Award	Yes	R (Rejected)
Disbursement	No	R (Rejected) *Because the Award was not accepted)

Complex Element	Processed with Edits	Response Indicator
Person	No	A (Accepted) *Because at least one Award was accepted
Award	No	A (Accepted)
Award	Yes	R (Rejected)
Disbursement	No	R (Rejected) *Because the Award was not accepted)

COD Message Classes

For information on the message classes to be used by COD Full
Participants, please refer to Appendix M – COD Message Class Table.

Direct Loan Award and Disbursement Process

Utilizing Loan Key for Subsidized and Unsubsidized Direct Loans

The Loan Key is a shortcut to avoid multiple submission of tags where data is consistent across loans for a single borrower.

Business Rules:

- There are two reference tags in the Common Record identified as Loan Key:
    - The first tag is an attribute for DLLoanInfo - <DLLoanInfo LoanKey="1">.
    - The second tag is a simple element - <LoanKey>.
- Both of these reference tags are required when submitting Direct Loan Award information.
- These two reference tags link two sections of loan information together expediting the reporting of similar data across subsidized and unsubsidized loans for a single borrower.
- A LoanKey number is referenced once but can be used by multiple subsidized and unsubsidized loans within the same submission. See EXAMPLE #1.

  Note: A PLUS loan within the same submission must have a unique LoanKey number as some of the shared data elements in DLLoanInfo always have different values for PLUS. For example, the Origination Fee for PLUS loans = 4% and for subsidized and unsubsidized loans =3%.

- It is permissible to send a unique LoanKey for each subsidized and unsubsidized loan. See EXAMPLE #2.
- A LoanKey references the following data elements shared by subsidized and unsubsidized loans:
    - Origination Fee Percent, <OrigntnFeePct>
    - Interest Rebate Percent, <IntRebatePct>
    - Promissory Note Print Indicator, <PromNtPrtInd>
    - Disclosure Statement Print Indicator, <DiscStmtPrtInd>
    - Grade Level Indicator, <GradeLevelInd>
    - Award Begin Date, <AwardBeginDt>

March 2002 (2002-2003)
Version 3.3
COD Technical Reference
COD Technical Reference Document for Full Participants
Implementation Guide
I-68
DRAFT–- FOR DISCUSSION PURPOSES ONLY

o   Award End Date, <AwardEndDt>

o   Academic Year Begin Date, <AcYrBeginDt>

o   Academic Year End Date, <AcYrEndDt>

Example:

EXAMPLE #1:

In this example, there is one LoanKey. The LoanKey = "1"can be used for a subsidized and an unsubsidized loan.   If this student submission also included a PLUS loan, this same LoanKey = "1"could not be used for a PLUS loan. The PLUS loan must have a unique LoanKey such as LoanKey = "2."

Note: This reference structure allows for more efficient transmission of loan information. Loan information that could be reported for multiple loans is "pulled up" to allow for a repeatable complex element.

Below is the content of DLLoanInfo and of the DLSub and DLUnsub complex elements:

```
<DLLoanInfo LoanKey="1">
      <OrigntnFeePct>.03</OrigntnFeePct>
      <IntRebatePct>.015</IntRebatePct>
      <PromNtPrtInd>S</PromNtPrtInd>
      <DiscStmtPrtInd>Y</DiscStmtPrtInd>
      <GradeLevelInd>1</GradeLevelInd>
      <AwardBeginDt>2002-09-01</AwardBeginDt>
      <AwardEndDt>2003-05-15</AwardEndDt>
      <AcYrBeginDt>2002-09-01</AcYrBeginDt>
      <AcYrEndDt>2003-05-15</AcYrEndDt>
</DLLoanInfo>
<DLSub>
      <AwardYr>2003</AwardYr>
      <CPSTransNum>4</CPSTransNum>
      <AwardAmt>2625</AwardAmt>
      <LoanKey>1</LoanKey>
      <AwardNum>001<AwardNum>
      <AwardID>123456789S03G12345001</AwardID>
      <AwardCreateDt>2002-07-01</AwardCreateDt>
</DLSub>
<DLUnsub>
      <AwardYr>2003</AwardYr>
      <CPSTransNum>4</CPSTransNum>
      <AwardAmt>1000</AwardAmt>
      <LoanKey>1</LoanKey>
      <AwardNum>001<AwardNum>
      <AwardID>123456789U03G12345001</AwardID>
      <AwardCreateDt>2002-07-01</AwardCreateDt>
</DLUnsub>
```

In this example, all of the LoanKey content equal one. Therefore, the COD System knows the information in DLLoanInfo can be used for both the DLSub and DLUnsub.

EXAMPLE #2:
In this example, there are two LoanKeys. The LoanKey = "1"is used for the subsidized loan and the LoanKey = "2" is used for the unsubsidized loan. If this student submission also included a PLUS loan, the PLUS loan requires a unique LoanKey which could be LoanKey = "3."

Below is the content of DLLoanInfo for a student receiving a subsidized and an unsubsidized loan where a unique LoanKey is used for each loan.

Note: Submitting DLLoanInfo in this manner does NOT take advantage of the short cut described in the previous Example #1 for transmission of loan information. In this example, the same Loan information is reported multiple times within the same submission.

Below is the content of DLLoanInfo for a student receiving a subsidized and an unsubsidized loan where a unique LoanKey is used for each loan.

```
<DLLoanInfo LoanKey="1">
      <OrigntnFeePct>.03</OrigntnFeePct>
      <IntRebatePct>.015</IntRebatePct>
      <PromNtPrtInd>S</PromNtPrtInd>
      <DiscStmtPrtInd>Y</DiscStmtPrtInd>
      <GradeLevelInd>1</GradeLevelInd>
      <AwardBeginDt>2002-09-01</AwardBeginDt>
      <AwardEndDt>2003-05-15</AwardEndDt>
      <AcYrBeginDt>2002-09-01</AcYrBeginDt>
      <AcYrEndDt>2003-05-15</AcYrEndDt>
</DLLoanInfo>
<DLSub>
      <AwardYr>2003</AwardYr>
      <CPSTransNum>4</CPSTransNum>
      <AwardAmt>2625</AwardAmt>
      <LoanKey>1</LoanKey>
      <AwardNum>001<AwardNum>
      <AwardID>123456789S03G12345001</AwardID>
      <AwardCreateDt>2002-07-01</AwardCreateDt>
</DLSub>
<DLLoanInfo LoanKey="2">
      <OrigntnFeePct>.03</OrigntnFeePct>
      <IntRebatePct>.015</IntRebatePct>
      <PromNtPrtInd>S</PromNtPrtInd>
      <DiscStmtPrtInd>Y</DiscStmtPrtInd>
      <GradeLevelInd>1</GradeLevelInd>
      <AwardBeginDt>2002-09-01</AwardBeginDt>
      <AwardEndDt>2003-05-15</AwardEndDt>
      <AcYrBeginDt>2002-09-01</AcYrBeginDt>
      <AcYrEndDt>2003-05-15</AcYrEndDt>
</DLLoanInfo>
<DLUnsub>
      <AwardYr>2003</AwardYr>
      <CPSTransNum>4</CPSTransNum>
      <AwardAmt>1000</AwardAmt>
```

```
<LoanKey>2</LoanKey>
<AwardNum>001<AwardNum>
<AwardID>123456789U03G12345001</AwardID>
<AwardCreateDt>2002-07-01</AwardCreateDt>
</DLUnsub>
```

In this example, the DLSub and DLUnsub have unique LoanKey content.
Therefore, the DLLoanInfo cannot by "pulled up" and the DLLoanInfo
complex element is submitted twice with information for each loan.

Submitting Direct Loan Edit Only Record with Disbursement Information

A Direct Loan Edit Only Record can be submitted to the COD System to originate a loan and to determine the MPN Status. When disbursement information is sent as part of the Edit Only Record, disbursement edits are performed, the COD System can generate Disclosure Statements, when appropriate, and estimated disbursements are reflected on the Pending Disbursement List report.

Note: For more information, please refer to the Generating Disclosure Statements section.

Business Rules:

- An Edit Only Record including Disbursement information with a Payment Trigger set to "false" functions like an Origination Record indicating estimated disbursements.

- The Response from an Edit Only Record for a subsidized or an unsubsidized loan provides the MPN Status and MPN Indicator.

- An Edit Only Record is processed by the COD System and serves as an early detection for any edit issues, which may cause the record to reject at the time of disbursement. For example, the student identifier match with the CPS is performed on an Edit Only Record as well as edits on disbursements if submitted.

- Including disbursement information with a Payment Trigger set to "false" as part of the Edit Only Record is recommended for the Direct Loan Program to assist in the timely generation of Disclosure Statements.

Note: If an Edit Only Record with disbursement information is not submitted to the COD System, the Pending Disbursement List report will not reflect the estimated disbursements. In this case, the school's system needs the ability to query or identify when a loan award needs an actual disbursement submitted with a Payment Trigger set to "true."

Generating Disclosure Statements
Disclosure Statements are generated for subsidized and unsubsidized loans.

Business Rules:
- Disclosure Statement Print Indicator is a data element on the Common Record indicating whether the school or COD prints the Disclosure Statement.

- The valid values for the Disclosure Statement Print Indicator are:
  - Y = COD prints and sends to borrower
  - R = COD reprint
  - Defaults to option on school profile

  Note: The Disclosure Statement Print Indicator does not have a value for the school prints. If a school wants to print its disclosure statements, this option must be set in the school profile and the Disclosure Print Indicator field is not submitted in the Common Record submission.

- If an award does not contain the Disclosure Statement Print Indicator, the COD System defaults to the option on the school profile when processing the award.

- Disclosure Statements printed by a school must be printed on the approved Disclosure Statement form.
  - For the approved Disclosure Statement form contact COD Customer Service.
  - When printing the Disclosure Statement, it is recommended to use Courier, 10 point, 12 pitch font.

- The party (school or COD) who is responsible for mailing the Disclosure Statement is also responsible for printing and mailing the Plain Language Disclosure Statement.

- Disclosure Statements must be given to the borrower before or at the time of the first disbursement.
  - If a school submits actual disbursements for a loan award to the COD System after the first disbursement is made, the school must provide the borrower with the Disclosure Statement and the Plain Language Disclosure before or at the time of the disbursement, unless a disclosure statement was previously sent by the COD System through an edit-only record with disbursement information.

March 2002 (2002-2003)
Version 3.3
COD Technical Reference
COD Technical Reference Document for Full Participants
DRAFT-- FOR DISCUSSION PURPOSES ONLY
Implementation Guide
I-73

- The COD System generates a Disclosure Statement for subsidized and unsubsidized loans 30 calendar days before the disbursement date whether the Payment Trigger is "False" or "true."

- If the disbursement information is submitted to the COD System less than 30 calendar days before the first disbursement date, the Disclosure Statement is printed immediately.

Note: In order for the COD System to generate a Disclosure Statement, disbursement information must be submitted and accepted by the COD System. If you wait and submit disbursement information seven (7) calendar days prior to the disbursement date, the Disclosure Statement prints seven (7) calendar days prior to the disbursement date.

Example: When a Disclosure Prints at COD

Disb. Info Submitted	Date Disb. Info Submitted	Payment Trigger	Disb. Date	Disclosure Statement Generated by COD
More than 30 calendar days prior	08-01-02	False	09-10-02	**08-12-02**
30 calendar days prior	08-12-02	False	09-10-02	**08-12-02**
7 calendar days prior	09-03-02	true or False	09-10-02	**09-03-02**
On Disb. Date	09-10-02	true or False	09-10-02	**09-10-02**

Performing Annual Loan Limit Edits

The COD System performs annual Loan Limit edits using Academic Year, Student Grade Level and, when appropriate, the Additional Unsubsidized Loan for Health Profession Programs flag.

Business Rules:

- To perform annual loan limit edits, the COD System selects subsidized and unsubsidized loans with the following criteria to pool with the incoming loan:

    o Same borrower as the incoming disbursement AND

    o Same grade level as the incoming disbursement AND

    o Same academic year start and end date as the incoming disbursement OR

    o Academic year that contains the academic year of the incoming disbursement OR

    o Academic year that is contained wholly within the academic year of the incoming disbursement

- The COD System does not perform loan limit edits on disbursements with overlapping academic years.

- For disbursements with overlapping academic years, the COD System transmits a warning to the school as part of the Response Document. This warning indicates that another disbursement with an overlapping academic year exists and that the school is responsible for ensuring the student has not exceeded his / her annual loan limits.

- The COD System performs loan limit edits on subsidized and unsubsidized loans to ensure that a student does not exceed annual maximum loan limits based on Student Grade Level and, if appropriate, Eligibility for Additional Unsubsidized Loan for Health Profession Programs.

- The Additional Unsubsidized Eligibility for Health Profession Programs tag <AddtHPPA> is submitted to the COD System to be used when performing loan limit edits.

- The Dependency Status and Additional Unsubsidized Eligibility for a Dependent Student are factors not used when performing the loan limit edits at COD.

    Note: These factors must still be considered by a school when determining a student's loan limit.

Submitting Direct Loan Disbursement Information and Payment Trigger

The COD System can accept Direct Loan Disbursement information in advance, on or after the Disbursement Date.

Business Rules:

- The COD System accepts disbursement information in advance, on or after the disbursement date.

- Disbursement Date is the date the money was credited to the student's account or paid to the student (or borrower, if PLUS loan) directly for a specific disbursement number. Disbursement Date is NOT the date of the adjustment transaction. The Disbursement Date is submitted on a Disbursement transaction as well as on an Adjusted Disbursement Amount transaction.

   Note: In prior years, for an Adjusted Disbursement Amount, the transaction date of the adjustment was submitted for processing. For 2002-2003 adjusted disbursement amounts, Full Participants must submit the Disbursement Date, NOT the transaction date.

- Disbursement information is submitted to the COD System with a Payment Trigger equal to "true" or "false."

   o A Payment Trigger = "false" (submit disbursement information for edit only). False indicates estimated disbursement information and functions like an origination record.

   o A Payment Trigger = "true." True indicates actual disbursement information.

   o If the Payment Trigger is omitted from the Common Record, the COD System sets it to "false."

- A Payment Trigger = "false" can be updated to "true" on a Direct Loan disbursement.

- A Payment Trigger = "true" cannot be updated to "false" on a Direct Loan disbursement.

   Note: In this case, a school needs to adjust the disbursement to $0. Details on adjusting disbursements to $0 are provided in the Updating and Adjusting Direct Loan Disbursement Amounts and Dates section.

- Payment Trigger can be updated and disbursements can be generated, updated and adjusted on the COD website.

- The required data elements for an edit only DL disbursement are:

    o Disbursement Number, <Disbursement Number= " ">

    o Disbursement Amount (gross), <DisbAmt> (gross amount)

    o Disbursement Date, <DisbDt>

    o Payment Trigger set to "false," <PmtTriggerFlg = "false">

    o Disbursement Sequence Number, <DisbSeqNum>

    o Disbursement Net Amount, <DisbNetAmt>

    o Disbursement Fee Amount, <DisbFeeAmt>

    o Interest Rebate Amount, <IntRebateAmt>

- The required data elements for an actual disbursement are:

    o Disbursement Number, <Disbursement Number= " ">

    o Disbursement Amount (gross), <DisbAmt> (gross amount)

    o Disbursement Date, <DisbDt>

    o Payment Trigger set to "true," <PmtTriggerFlg = "true">

    o Disbursement Sequence Number, <DisbSeqNum>

    o Disbursement Net Amount, <DisbNetAmt>

    o Disbursement Fee Amount, <DisbFeeAmt>

    o Interest Rebate Amount, <IntRebateAmt>

  Note: The COD System does not accept Direct Loan PLUS disbursements with a Payment Trigger = "true" without an approved credit decision on file.

- The calculation to determine whether or not to increase the CFL is driven by:

    o Disbursement Date,

    o Payment Trigger set to "true," and

    o Acceptance of an actual disbursement.

  Note: No longer does just the Disbursement Date and an accepted promissory note (if COD prints and collects the note), drive the calculation to determine whether or not to increase the CFL.

- ▪ Schools participating in **Advance Pay** can submit a Payment Trigger = "true" up to seven (7) calendar days prior to the disbursement date.

  - o When the current date is seven (7) calendar days or less prior to the Disbursement Date and the Payment Trigger is set to "true," the COD System accepts the actual disbursement whether or not the MPN or PLUS promissory note is accepted. The COD System will not accept a PLUS actual disbursement without an approved credit decision on file.

    - ▪ The CFL calculation is performed and uses the actual disbursement to determine if the CFL needs to be increased once the promissory note is on file.

    - ▪ When the actual disbursement is accepted prior to the disbursement date and the promissory note is on file, the actual disbursement is booked on the disbursement date and passed to Servicing.

  - o When the current date exceeds seven (7) calendar days prior to the Disbursement Date and the Payment Trigger is set to "true," the COD System resets the Payment Trigger to "false" and the transaction is considered an edit only transaction.

- • Schools participating in **Pushed Cash,** can submit a Payment Trigger = "true" up to seven (7) calendar days prior to the disbursement date.

  - o When the current date is seven (7) calendar days or less prior to the Disbursement Date and the Payment Trigger is set to "true," the COD System accepts the actual disbursement if the MPN or PLUS promissory note is accepted. If the MPN or PLUS promissory note is rejected, the actual disbursement is rejected. In addition, the COD System does not accept a PLUS actual disbursement without an approved credit decision on file.

    - ▪ The CFL calculation is performed and uses the actual disbursement to determine if the CFL needs to be increased.

    - ▪ When the actual disbursement is accepted prior to the disbursement date, the actual disbursement is booked on the disbursement date and passed to Servicing.

- o When the current date exceeds seven (7) calendar days prior to the Disbursement Date and the Payment Trigger is set to "true," the COD System resets the Payment Trigger to "false" and the transaction is considered an edit only transaction.

  Note: For schools participating in Pushed Cash, the Pending Disbursement List report can assist in identifying estimated disbursements and their disbursement date.

- Schools placed in **Cash Monitoring 1 (CM1)** by Case Management can submit a Payment Trigger = "true" up to seven (7) calendar days prior to the disbursement date.

  - o When the current date is seven (7) calendar days or less prior to the Disbursement Date and the Payment Trigger is set to "true," the COD System accepts the actual disbursement if the MPN or PLUS promissory note is accepted. If the MPN or PLUS promissory note is rejected the actual disbursement is rejected. In addition, the COD System does not accept a PLUS actual disbursement without an approved credit decision on file.

    - The CFL calculation is performed and uses the actual disbursement to determine if the CFL needs to be increased.

    - The CFL will equal the net accepted actual disbursements. CM1 schools will not have any money available to them until actual disbursements are accepted by the COD System.

    - When the actual disbursement is accepted prior to the disbursement date, the actual disbursement is booked on the disbursement date and passed to Servicing.

  - o When the current date exceeds seven (7) calendar days prior to the Disbursement Date and the Payment Trigger is set to "true," the COD System resets the Payment Trigger to "false" and the transaction is considered an edit only transaction.

    Note: For schools participating in CM1, the Pending Disbursement List report can assist in identifying estimated disbursements and their disbursement date.

- Schools placed in **Reimbursement** or **Cash Monitoring 2 (CM2)** by Case Management can submit a Payment Trigger = "true" if the current date is equal to or after the Disbursement Date.

  o If the current date is equal to or after the Disbursement Date and the Payment Trigger is set to "true" the disbursement is reviewed and may be approved by FSA.

  o When the current date is seven (7) calendar days or less prior to the Disbursement Date and the Payment Trigger is set to "true," the COD System accepts the actual disbursement if the MPN or PLUS promissory note is accepted. If the MPN or PLUS promissory note is rejected the actual disbursement is rejected. In addition, the COD System does not accept a PLUS actual disbursement without an approved credit decision on file.

  o CFL is increased based on approvals by Case Management.

  o Reimbursement Analyst initiates the drawdown through GAPS.

Example for Schools Participating in Advance Pay:

Date Disb Info Submitted	Payment Trigger	Disb Date	Accepted MPN/PLUS Promissory Note	RESULTS: CFL Calculation is Performed
08-29-2002	true	09-06-2002	Yes or No	NO
08-30-2002	true	09-06-2002	Yes or No	YES
09-01-2002	true	09-06-2002	Yes or No	YES
09-08-2002	true	09-06-2002	Yes or No	YES

Example for Schools Participating in Pushed Cash or CM1:

Date Disb Info Submitted	Payment Trigger	Disb Date	Accepted MPN/PLUS Promissory Note	RESULTS: CFL Calculation is Performed
08-29-2002	true	09-06-2002	Yes or No	NO (Payment Trigger is defaulted to 'false'
08-30-2002	true	09-06-2002	No	NO
08-30-2002	true	09-06-2002	Yes	YES
09-08-2002	true	09-06-2002	No	NO
09-08-2002	true	09-06-2002	Yes	YES

Example for Schools Participating in Reimbursement or CM2:

Date Disb Info Submitted	Payment Trigger	Disb Date	Accepted MPN/PLUS Promissory Note	RESULTS: Review by FSA
08-29-2002	true	09-06-2002	Yes or No	NO
08-30-2002	true	09-06-2002	Yes or No	NO
09-06-2002	true	09-06-2002	Yes	YES
09-06-2002	true	09-06-2002	No	NO
09-08-2002	true	09-06-2002	Yes	YES
09-08-2002	true	09-06-2002	No	NO

Reporting Pennies in the Award and Disbursement Amount Data Elements

The Award and Disbursement Amounts on the Common Record may include pennies. In the Direct Loan Program, pennies CANNOT be disbursed. Award and Disbursement Amounts must be reported as whole dollar amounts or a decimal point with two zeros.

Business Rules:

- The data elements for Award and Disbursement Amounts on the Common Record may include two digits to the right of a decimal point.

- When the reported amount does not include a decimal point, the COD System infers a decimal point and two zeros to the right of the last digit reported. For example, if a school reports 1000, the COD System stores as 1000.00.

- The Direct Loan Program does NOT calculate award or disbursements amounts using pennies. (The method for calculating disbursements has not changed and is included in the next section.)

- For the Direct Loan Program, schools must report dollar amounts with a decimal and two zeros to the right of the decimal **(3500.00)**

  OR

  Report the whole dollar amount only **(3500)** and the COD System infers the decimal point and two zeros and stores as **(3500.00)**.

- The award and disbursement amount data elements are:

    o Award Amount, <AwardAmt>

    o Award Amount Requested, <AwardAmtRqd>

    o Disbursement Amount (gross), <DisbAmt>

    o Disbursement Fee Amount, <DisbFeeAmt>

    o Interest Rebate Amount, <IntRebateAmt>

    o Disbursement Net Amount, <DisbNetAmt>

Example:

When reporting a Direct Loan Award Amount of $2625:

1) Include the decimal point and two zeros to the right: 2625.00

  OR

2) Omit the decimal point and report the whole dollar amount only: 2625
Then, the COD System infers a decimal and stores 2625**.**00

DO NOT submit 262500 as the COD System infers a decimal and stores
this submission as 262500.00.

Calculating Direct Loan Disbursements

The current disbursement calculations and rounding logic used to process Direct Loans in 2001- 2002 continues to be used for 2002-2003.

The next two sections discuss these calculations and provide examples. This first section discusses *Disbursement Amount (Gross) Calculations*. The next section discusses *Disbursement Net Amount, Disbursement Fee Amount, and Interest Rebate Amount Calculations*.

Business Rules:

- The current method to calculate individual Disbursement Amounts (Gross) and the current rounding logic remain as is. The variance is still applied to the last disbursement. See **Disbursement Amount (Gross) Calculations** below for steps and examples.

- Schools submit to the COD System the Disbursement Amount (gross), Disbursement Fee Amount, Interest Rebate Amount and Disbursement Net Amount for disbursements.

- The method to calculate the Disbursement Net Amount and Disbursement Fee Amount and Interest Rebate Amount is a six step process. See the next section **Disbursement Net Amount, Disbursement Fee Amount, and Interest Rebate Amount Calculations** for the calculations and examples.

Disbursement Amount (Gross) Calculations:

When determining disbursement amounts (gross) for a loan, dollar figures are rounded to the nearest dollar and all disbursements are equal with the exception of the last disbursement, in some cases. This is due to any variance being applied to the last disbursement.

When computing gross disbursement amounts, use the following specifications:

Step 1: *Individual disbursement amount is Award Amount divided by the total number of disbursements.*

If necessary, truncate any positions that exist past 2 decimal places.

Step 2: *Round the individual disbursement amount. Rounding occurs at the 1st and 2nd decimal places to the nearest dollar.*

- If the 1st and 2nd decimal places are 50 or greater, increase the 1st digit to the left of the decimal sign by one.

- If the 1st and 2nd decimal places are less than 50, do not change the 1st digit to the left of the decimal sign.

Step 3*: To determine the amount of the last disbursement, multiply the individual disbursement amount by the number of disbursements.*

- If the sum of the disbursements is greater than the Loan Amount Approved, subtract the difference from the last disbursement.

- If the sum of the disbursements is less than the Loan Amount Approved, add the difference to the last disbursement.

The variance is applied to the last disbursement.

Example 1: Determining Gross Disbursement Amount for Two Disbursements

Award Amount: $2625

Step 1: 2625 divided by 2 = 1312.5000

First truncate any positions that exist past 2 decimals as rounding occurs at the 1st and 2nd decimal places.

Therefore, 1312.5000 truncates to 1312.50

Step 2: Round at the 1st and 2nd decimal places to determine the individual disbursement amount.

- If the 1st and 2nd decimal places are .50 or greater, increase the 1st digit to the left of the decimal sign by 1.

- If the 1st and 2nd decimal places are less than .50, do not change the 1st digit to the left of the decimal sign.

Round 1312.50 to 1313. Therefore, all disbursement amounts are 1313 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

Multiply 1313 by 2 = 2626

Since $2626 is more than $2625, subtract the difference of $1. The last disbursement is equal to $1313–$1 or $1312.

Final Results:

1st Disbursement Amount (gross) = 1313

2nd Gross Disbursement Amount (gross) = 1312

Total Award Amount = $2625

Example 2: Determining Gross Disbursement Amount for Three Disbursements

Award Amount: $1000

Step 1: 1000 divided by 3 = 333.3333

First truncate any positions that exist past 2 decimals as rounding occurs at the 1st and 2nd decimal places.

Therefore, 333.3333 truncates to 333.33

Step 2: Round at the 1st and 2nd decimal places to determine the individual disbursement amount.

- If the 1st and 2nd decimal places are .50 or greater, increase the 1st digit to the left of the decimal sign by one.

- If the 1st and 2nd decimal places are less than .50, do not change the 1st digit to the left of the decimal sign.

Round 333.33 to 333. Therefore, all disbursement amounts are 333 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

Multiply 333 by 3 = 999

Since $999 is less than $1000 you add the difference of $1. The last disbursement is equal to $333 + $1 or $334.

Final Results:

1st Disbursement Amount (gross) = $333

2nd Disbursement Amount (gross) = $333

3rd Disbursement Amount (gross) = $334

Total Award Amount = $1000

Example 3: Determining Gross Disbursement Amount for Six Disbursements

Award Amount: $22,167

Step 1: 22167 divided by 6 = 3694.5000

First truncate any positions that exist past 2 decimals as rounding occurs at the 1st and 2nd decimal places.

Therefore, 3694.5000 truncates to 3694.50

Step 2: Round at the 1st and 2nd decimal places to determine the individual disbursement amount.

- If the 1st and 2nd decimal places are .50 or greater, increase the 1st digit to the left of the decimal sign by 1.

- If the 1st and 2nd decimal places are less than .50, do not change the 1st digit to the left of the decimal sign.

Round 3694.50 to 3695. Therefore, all disbursement amounts are 3695 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

Multiply 3695 by 6 = 22170

Since $22170 is more than $22167, subtract the difference of $3. The last disbursement is equal to $3695–$3 or $3692.

Final Results:

1st Disbursement Amount (gross) = $3695

2nd Disbursement Amount (gross) = $3695

3rd Disbursement Amount (gross) = $3695

4th Disbursement Amount (gross) = $3695

5th Disbursement Amount (gross) = $3695

6th Disbursement Amount (gross) = $3692

Total Award Amount = $22,167

Disbursement Net Amount, Disbursement Fee Amount, and Interest Rebate Amount Calculations

A 6-step calculation is used to derive the Disbursement Net Amount, Disbursement Fee Amount and Interest Rebate Amount. This process allows a school to start the calculation with either the gross disbursement amount or the net disbursement amount and arrive with the same results.

Business Rules:

- An up-front interest rebate amount is calculated at the disbursement level by the schools for each subsidized, unsubsidized, and PLUS loan.

- The combined fee/interest is a field used to assist in the calculation of the net disbursement amount. This field is for the calculation only and is NOT a field sent to the COD System.

- When calculating the Combined Fee/Interest Rebate Amount and the Loan Fee Amount, take all results out three (3) decimal places to ensure consistent results and then truncate.

- When determining the Combined Fee/Interest Rebate Amount, Disbursement Fee Amount, and the Interest Rebate Amount truncate the result.

- Truncate means the cents are removed and the remaining whole dollar is the amount to use. Do not round up or down.

- When calculating individual disbursement fee amount, interest rebate amount, and disbursement net amount, use the following specifications for all disbursements:

  To calculate **Net Disbursement Amount:**

  Step 1: Combined Fee/Interest Rebate Amount (go out to 3 decimal places) = Disbursement Amount (Gross) x (Origination Fee Percentage – Interest Rebate Percentage)

  Step 2: Truncate the Combined Fee/Interest Rebate Amount

  Step 3: Disbursement Net Amount = Disbursement Amount (gross) – Combined Fee/Interest Rebate Amount

  To calculate **Loan Fee Amount:**

  Step 4: Disbursement Fee Amount (go out to 3 decimal places) = Disbursement Amount (gross) x Origination Fee Percentage

  Step 5: Truncate the Disbursement Fee Amount

To calculate **Interest Rebate Amount:**

Step 6: Interest Rebate Amount = Disbursement Net Amount – (Disbursement Amount (gross) – Disbursement Fee Amount)

To calculate from **Disbursement Net Amount to Disbursement Amount (gross)** use the following calculation:

Disbursement Net Amount multiplied by 100 divided by 100 minus (Fee% - Rebate%)

OR

Disbursement Net Amount divided by .985 = Disbursement Amount (gross) (truncated)

Then proceed with Step 4.

Example 1: Determining Combined Fee/Interest Rebate Amount, Disbursement Net Amount, Disbursement Fee Amount, and Interest Rebate Amount for three Disbursements

		Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Disb. Number	Gross Disb. Amount	Combined Fee/Interest Rebate Amount	Truncated Combined Fee/Interest Rebate Amount	Disb. Net Amount	Disb. Fee Amount	Truncated Disb. Fee Amount	Interest Rebate Amount
1	$1167	1167x(.03-.015)=17.505	17	1167-17=1150	1167x.03=35.01	35	1150-(1167-35)=18
2	$1167	1167x(.03-.015)=17.505	17	1167-17=1150	1167x.03=35.01	35	1150-(1167-35)=18
3	$1166	1166x(.03-.015)=17.49	17	1166-17=1149	1166x.03=34.98	34	1149-(1166-34)=17
Totals	$3500			$3449		104	53

Example 2: Determining Combined Fee/Interest Rebate Amount, Disbursement Net Amount, Loan Fee Amount, and Interest Rebate Amount for twelve disbursements

Disb. Number	Gross Disb. Amount	Step 1 Combined Fee/Interest Rebate Amount	Step 2 Truncated Combined Fee/Interest Rebate Amount	Step 3 Disb. Net Amount	Step 4 Disb. Fee Amount	Step 5 Truncated Disb. Fee Amount	Step 6 Interest Rebate Amount
1	$219	219x(.03-.015)=3.285	3	219-3=216	219x.03=6.57	6	216-(219-6)=3
2	$219	219x(.03-.015)=3.285	3	219-3=216	219x.03=6.57	6	216-(219-6)=3
3	$219	219x(.03-.015)=3.285	3	219-3=216	219x.03=6.57	6	216-(219-6)=3
4	$219	219x(.03-.015)=3.285	3	219-3=216	219x.03=6.57	6	216-(219-6)=3
5	$219	219x(.03-.015)=3.285	3	219-3=216	219x.03=6.57	6	216-(219-6)=3
6	$219	219x(.03-.015)=3.285	3	219-3=216	219x.03=6.57	6	216-(219-6)=3
7	$219	219x(.03-.015)=3.285	3	219-3=216	219x.03=6.57	6	216-(219-6)=3
8	$219	219x(.03-.015)=3.285	3	219-3=216	219x.03=6.57	6	216-(219-6)=3
9	$219	219x(.03-.015)=3.285	3	219-3=216	219x.03=6.57	6	216-(219-6)=3
10	$219	219x(.03-.015)=3.285	3	219-3=216	219x.03=6.57	6	216-(219-6)=3
11	$219	219x(.03-.015)=3.285	3	219-3=216	219x.03=6.57	6	216-(219-6)=3
12	$216	216x(.03-.015)=3.240	3	216-3=213	216x.03=6.48	6	213-(216-6)=3
Totals	$2625			$2589		72	36

Updating and Adjusting Direct Loan Disbursement Amounts and Dates

Disbursement Amounts and Dates can be updated while the Payment Trigger is set to "false." Once the Payment Trigger = "true," the Disbursement Amount and Dates can be adjusted.

Business Rules:

Updating:

- Disbursement Amount and Disbursement Date can be updated prior to a Payment Trigger = "true."

- To update a Disbursement Amount and/or Disbursement Date, the following data elements are required:

    o Payment Trigger = "false" or the Payment Trigger is already set to "false" on the COD System, <PmtTriggerFlg = "false">

    o Disbursement Number, <Disbursement Number "">

    o Disbursement Sequence Number of "01", <DisbSeqNum>

    o Disbursement Amount (gross), <DisbAmt>

    o Disbursement Date, <DisbDt>

    Note: When updating a disbursement, the disbursement amount and date cannot be updated in the same submission.

Adjusting:

- Once a disbursement transaction with a Disbursement Sequence Number of "01" is accepted with a Payment Trigger = "true," the Disbursement Amount and Disbursement Date can be adjusted.

- Disbursement Amount and Disbursement Date cannot be adjusted in the same submission.

- A disbursement transaction to adjust a Disbursement Amount or Date must have a unique Disbursement Sequence Number.

- Disbursement Sequence Numbers for a specific Disbursement Number must be used in sequential order within the range of 01-65.

- Disbursement Date is always the date the cash was credited to the student's account or paid to the student (or borrower, if PLUS loan) directly for a specific disbursement number. Disbursement Date is submitted on an Adjusted Disbursement Amount transation.

  Note: In prior years, for an Adjusted Disbursement Amount, the transaction date of the adjustment was submitted for processing. For 2002-2003 adjusted disbursement amounts, Full Participants must submit the Disbursement Date, NOT the transaction date.

- Direct Loan disbursement amounts can be adjusted to $0.

- **To adjust a Disbursement Amount**, the following data elements are required:

  o Payment Trigger = "true" or the Payment Trigger is already set to "true" on the COD System, <PmtTriggerFlg = "true">

  o Disbursement Number, <Disbursement Number "">

  o New Disbursement Sequence Number, <DisbSeqNum>

  o New Disbursement Amount (gross), <DisbAmt>

  o Disbursement Date, <DisbDate>

  o New Disbursement Net Amount, <DisbNetAmt>

  o New Disbursement Fee Amount, <DisbFeeAmt>

  o New Interest Rebate Amount, <IntRebateAmt>

  Note: When adjusting a disbursement amount, the disbursement date CANNOT also be updated in the same submission. If you submit the disbursement date, it must be the disbursement date already on file on the COD database for this disbursement number.

- **To adjust a Disbursement Date**, the following data elements are required:

  o Payment Trigger = "true" or the Payment Trigger is already set to "true" on the COD System

  o Disbursement Number, <Disbursement Number "">

  o New Disbursement Sequence Number, <DisbSeqNum>

  o New Disbursement Date, <DisbDt>

  Note: When adjusting a disbursement date, the disbursement amounts CANNOT also be updated in the same submission. If you submit the disbursement amounts, the amounts must be the disbursement amounts already on file on the COD database for this disbursement number.

Inactivating a Direct Loan

To inactivate a Direct Loan, reduce the disbursements to $0 and update the Award Amount to $0.

Business Rules:

- The Award Amount and all Disbursements must be reduced to $0 to inactive a loan.

- All activity can be generated and submitted in the same Common Record.

- A funded loan can be inactivated if a borrower returns the disbursed funds to the school within 120 calendar days of disbursement. All principal and fees are eliminated for a loan in this status.

- A funded loan cannot be inactivated if a borrower returns the disbursed funds to Servicing after 120 calendar days.

Generating Direct Loan Booking Notification Responses

The COD System generates a Booking Notification Response when the loan books with a first disbursement. Subsequent Booking Notifications are NOT sent for each subsequent funded disbursement.

Business Rules:

- When the Document Status is equal to "Accepted" and the Payment Trigger is "false," the Common Record Response indicates an accepted Award or in the case of Direct Loan accepted loan.

- When the Document Status is equal to "Accepted" and the Payment Trigger is "true," the Common Record Response indicates an accepted Disbursement.

- Two tags on the Common Record assists a school in determining if a MPN/PLUS Promissory Note is accepted.

  o The MPN Status tag <MPNStat> indicating a status of "A" (Accepted) OR

  o The MPN Link Flag <MPNLinkFlg> indicating a status of "true," record has been linked to a MPN.

- When the Credit Decision Status tag <CrDecisionStat> indicates a status of "A," it is indicating an accepted credit decision for the PLUS Loan.

- A loan books when the award is accepted, the MPN/PLUS Promissory Note is accepted and the first Disbursement is funded. In the case of a PLUS loan, the loan must have an accepted Credit Decision Status.

- When a loan books, the COD System generates a Booking Notification Response to the school.

- A COD system-generated Booking Notification Response contains a Document Type of "BN." The Document Type indicates the type of Response.

- A Response Document of Document Type "BN" contains a system-generated Document ID.

- A Booking Notification Response contains the following data elements in the Response Complex Element <Response>:

  o Booked Loan Amount, <BkdLoanAmt>

  o Booked Loan Amount Date, <BkdLoanAmtDt>

        ○ Document Type, <DocumentType>

        ○ Processing Date, <ProcessDt>

- The Booking Notification allows a school to update their system with the Booked Status of a loan to assist with the Direct Loan reconciliation process.

Example:

Below is a sample **Booking Notification Response**:

```
<CommonRecord>
      <DocumentId>2002-07-0T09:09:09.0012345678</DocumentId>
      <CreatedDtTm>2002-07-10T09:09:09.00</CreatedDtTm>
      <Source>
            <COD EntityId="00000001"/>
      </Source>
      <Destination>
            <School EntityId="12345678"/>
      </Destination>
      <ReportingSchl EntityId="12345678">
            <AttendingSchl EntityId="12345678">
                  <Student SSNum="123456789" DtofBirth="1972-01-01" LastName="SMITH">
                        <SchlUseOnly>999999999</SchlUseOnly>
                        <DLSub>
                              <AwardYr>2003</AwardYr>
                              <SchlUseOnly>999999999</SchlUseOnly>
                              <AwardNum>001</AwardNum>
                              <AwardID>123456789S03G12345001</AwardID>
                              <Response>
                                    <BkdLoanAmt>985</BkdLoanAmt>
                                    <BkdLoanAmtDt>2002-07-10</BkdLoanAmtDt>
                              </Response>
                              <Disbursement Number="1">
                                    <SchlUseOnly>999999999</SchlUseOnly>
                              </Disbursement>
                        </DLSub>
                  </Student>
            </AttendingSchl>
      </ReportingSchl>
      <Response>
            <DocumentType>BN</DocumentType>
            <ProcessDt>2002-07-10</ProcessDt>
      </Response>
</CommonRecord>
```

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-95**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Generating Payment to Servicing Responses

When a student or borrower makes a payment to DL Servicing within 120 calendar days of the disbursement date, the COD System generates a Payment to Servicing Response to be sent to a school. This transaction is used when performing loan limits for this borrower.

Business Rules:

- A Payment to Servicing is generated by the COD System and sent to a school when a borrower makes a payment to DL Servicing with 120 calendar days of the disbursement date.

- A Payment to Servicing transaction should NOT update the disbursed amount for the loan. This transaction is for informational purposes only and should be considered when reviewing this borrower's loan limit for any future loans.

- In order to process a Payment to Servicing Response accurately, the following data elements are returned in addition to the Response complex element:

    - Award Year, <AwardYr>
    - Award ID, <AwardId>
    - Disbursement Number, <Disbursement Number = "">
    - Disbursement Sequence Number, <DisbSeqNum>

- Disbursement Sequence Numbers on a Payment to Servicing Response are sequential in descending order starting with 99 to 91.

- The Payment to Servicing Amount is reported as a dollar value with a negative sign.

    - If a previous Payment to Servicing Amount or partial amount needs to be reversed a positive dollar value is sent with the next descending sequential disbursement sequence number.

- A COD system-generated Payment to Servicing Response contains a Document Type of "PS." The Document Type indicates the type of Response.

- A Response Document of Document Type "PS" contains a system-generated Document ID.

- A Payment to Servicing Response contains the following data elements in the Response complex element <Response>:

    o Payment to Servicer Amount, <PmttoSvcrAmt>
    o Payment to Servicer Date, <PmttoSvcrDt>

       o   Document Type, <DocumentType>

       o   Processing Date, <ProcessDt>

Note: For all data elements refer to the sample on the next page.

Example:

A school receives a Payment to Servicing transaction for $500 on a fully disbursed $2625 loan for a first year student. The school's system should continue to store the borrower's loan as $2625.

However, if the first year student decides to later request an additional loan for $500 for the same academic year, the $500 Payment to Servicing is used by the school when calculating the student's annual loan limit of $2625 and the student IS ELIGIBLE to borrow an additional $500 loan.

Thus, the school's system should display two loans for this first-year student:

Student Grade Level	Academic Year	Disbursed Loan Amount	Payment to Servicing
1	09/02/2002 to 06/20/2003	$2625	$500
1	09/02/2002 to 06/20/2003	$500	

Annual Loan Limit for 1st Year = $2625
Total Disbursed for Academic Year = $3125
Payment to Servicing = $500

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-97**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Below is a sample **Payment to Servicing Response**:

```
<CommonRecord>
<DocumentId>2002-07-10T09:09:09.0012345678</DocumentId>
     <CreatedDtTm>2002-07-10T09:09:09.00</CreatedDtTm>
     <Source>
          <COD EntityId="00000001"/>
     </Source>
     <Destination>
          <School EntityId="12345678"/>
     </Destination>
     <ReportingSchl EntityId="12345678">
          <AttendingSchl EntityId="12345678">
               <Student SSNum="123456789" DtofBirth="1972-01-01" LastName="SMITH">
                    <SchlUseOnly>999999999</SchlUseOnly>
                    <DLSub>
                         <AwardYr>2003</AwardYr>
                         <SchlUseOnly>999999999</SchlUseOnly>
                         <AwardID>123456789S03G12345001</AwardID>
                         <Response>
                              <PmttoSvcrAmt>-1000.00</PmttoSvcrAmt>
                              <PmttoSvcrDt>2002-07-10</PmttoSvcrDt>
                         </Response>
                         <Disbursement Number="1">
                              <SchlUseOnly>999999999</SchlUseOnly>
                              <DisbSeqNum>99</DisbSeqNum>
                         </Disbursement>
                    </DLSub>
               </Student>
          </AttendingSchl>
     </ReportingSchl>
     <Response>
          <DocumentType>PS</DocumentType>
          <ProcessDt>2002-07-10</ProcessDt>
     </Response>
</CommonRecord>
```

Direct Loan Promissory Note Processing

Promissory Note Processing

The Promissory Note process is either the responsibility of the school or the COD System.

Business Rules:

- Obtaining a signed Promissory Note is either the responsibility of the school or the COD System.

    o For a subsidized or unsubsidized loan, the student can complete an e-MPN or a paper MPN.

    o For a PLUS loan, the borrower must complete a paper PLUS Promissory Note.

- A student can decide to complete an electronic MPN.

    o A student completes this process on the LO On-Line Application.

    o When a student completes the e-MPN process, a Promissory Note Response is sent to the appropriate school.

- When a school is responsible for the Promissory Note process, the school or the COD System can print MPN/PLUS Promissory Notes.

    o The school must send all completed promissory notes to the following address: **P.O. Box 5692, Montgomery, AL 36103-5692.**

- Upon receipt of paper notes, the notes are screened for completeness.

    o Incomplete notes are returned to the school for correction.

    o Accepted notes generate a Promissory Note Response to be sent to the school.

- When COD is responsible for the Promissory Note process, the MPN/PLUS Promissory Notes are printed by the COD System and mailed to the borrower.

    o The borrower returns all completed notes to COD.

    o The COD System generates and sends a Response to the school promissory note. For more details on this response process, see the section, "Generating a MPN/PLUS Promissory Note Response.

Submitting a Promissory Note Print Indicator

The Promissory Note Print Indicator identifies at the individual loan level who is responsible for the printing of the promissory note for a specific loan and can override the school's promissory note print option. This indicator can also be used to request the COD System to reprint a promissory note.

Business Rules:

- One of the school options in the COD System indicates who is responsible, the school or the COD System, for printing promissory notes for loans originated by that school.

- The Promissory Note Print Indicator allows a school to decide at the individual student loan level who is responsible to print the note for a specific loan and overrides the selected school option.

- The Promissory Note Print Indicator can also be used to request the COD System to reprint a promissory note.

- The Promissory Note Print Indicator is an optional data element that can be submitted for an individual loan award.

    o S = COD Prints and sends to Borrower

    o R = COD Prints and sends to School

    o Z = COD Reprint

- If an award does not contain the Promissory Note Print Indicator, the COD System defaults to the option on the school profile when processing the award.

- Schools printing Promissory Notes can either

    o Print using the appropriate approved form or

    o Print all text including data and data labels using the same format and wording as the form provided by the Department of Education.

    Note: Schools printing all text must have the format approved by FSA. For more information on the approval process contact Customer Service.

- To obtain approved Master Promissory Note and PLUS Promissory Note forms contact Customer Service.

- MPN and PLUS Promissory Note print specifications are provided at the end of this Implementation Guide.

- When printing Promissory Notes, it is recommended to use Courier, 10 point, 12 pitch font.

- ▪ When mailing the MPN, a number 10 business window envelope is recommended.

- ▪ MPN and PLUS Promissory Note print specifications are provided in Appendix L – Print Specifications.

Example:

A school has selected the option with COD to print all its own promissory notes. The printer used by the school malfunctions and cannot be repaired for four weeks.

During this four week period, the school submits all loan records with a print indicator of 'R' = COD Prints and sends to School.

Master Promissory Note
The Master Promissory Note (MPN) is the approved promissory note for
Direct Subsidized and Unsubsidized Loans for all schools. No changes are
being made to the MPN data elements for 2002-2003.

Business Rules:
- The MPN is a legal document requiring a student to repay the
  funds borrowed under the Direct Loan Program.

- No dollar amount is printed on the MPN by the school or COD and
  only one MPN is used for both subsidized and unsubsidized loans.

- The MPN ID prints on the MPN and is the 21-character loan ID of
  one of the loans associated with the MPN with a loan type of "M"
  for MPN for 01 and forward. For example:
  999999998M03Gxxxxx001

- The components for the MPN ID are:

    o Student's Social Security Number: 001010001–999999998

    o MPN Indicator: M for 01 and forward or S or U for 00

    o Program Year: 00 and forward

    o Direct Loan School Code: X00000–X99999 where X = G
      or E

    o Loan Sequence Number: 001–999

  Note: The school code imbedded in the Loan ID continues to be
  the DL school code (G or E code) and does NOT use the Common
  School Identifier.

- The MPN ID is used by the COD System to identify which loans
  are linked to a MPN.

- A MPN must be printed by the school or COD and signed by the
  student borrower before disbursing a Direct Subsidized Loan or
  Direct Unsubsidized Loan.

- An open MPN is valid for up to ten years from the later of the date
  received or the first actual disbursement for any associated full
  loan origination record.

- To close a MPN a student must provide a request in writing to the
  Direct Loan Servicing Center or the school.

- When a school receives a closed notification, the school must forward all original documentation to COD.

- Once a MPN is closed, no new loans can be linked to it. A new MPN must be generated if new loans are originated. However, all disbursements and booking activities for the loans already linked to the closed MPN continue to be processed by the COD System.

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-103**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Master Promissory Note Features

Schools can process MPNs using the Single-Year or Multi-Year Feature.

Multi-Year MPN Feature

Multi-year feature of the MPN applies to all four-year and graduate/professional schools that are not subject to an emergency action or limitation, suspension, or termination (LS &T) action per Direct Loan regulations. Any school with questions regarding eligibility may contact Direct Loan Operations. For more information regarding eligibility for the Multi-Year MPN feature see Dear Partner (Colleague) Letter GEN-00-3.

Business Rules:

- When processing 2002-2003 loan records, COD is aware of open MPNs processed by the LOC for program years prior to 2002-2003.

- If a borrower is attending a school using the multi-year feature, the borrower may have only one open MPN on file at COD, for all subsidized and unsubsidized loans originated for program year 1999-2000 and forward.

- Schools using the multi-year feature must have a confirmation process in place. For more details regarding confirmation process, refer to the Direct Loan School Guide, Chapter 6 at http://www.ed.gov/DirectLoan/pubs/profpubs.html.

- An open MPN on file at COD is assigned to a student.

- A school using the multi-year feature can use any MPN accepted by the COD System.

- All loans for a student are linked to the same MPN across schools and academic years.

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-104**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Single-Year MPN Feature

The single-year MPN feature requires that a new MPN be completed for a student for each academic year. All schools NOT eligible to process MPNs using the multi-year feature, must use the single-year feature. Schools eligible for the multi-year feature may opt to process MPNs using the single-year feature.

Business Rules:

- Under single-year feature a new MPN must be generated each academic year for each student.

- A single-year school must use a MPN generated at or for that school only.

- A single-year school can link multiple subsidized and unsubsidized loans for the same academic year, for the same student, to the same MPN.

- The academic year start and end dates must be the same on all loan records linked to a specific MPN under the Single-Year feature.

- When a school eligible for the Multi-Year feature, opts to use the Single-Year feature, the school must update their option on the COD website.

Generating a MPN/PLUS Promissory Note Response

A MPN/PLUS Promissory Note Response is generated by COD and sent to a school to provide the status of a MPN or a PLUS Promissory Note.

Business Rules:

- A MPN/PLUS Promissory Note Response provides the status of a MPN or a PLUS Promissory Note.

- A COD system-generated MPN/PLUS Promissory Note Response contains a Document Type of "PN."   The Document Type indicates the type of Response.

- A Response Document of Document Type "PN" contains a system-generated Document ID.

- A MPN/PLUS Promissory Note Response contains the following data elements in the Response complex element <Response>:

    o   MPN Status, <MPNStat>

    o   Document Type, <DocumentType>

    o   Processing Date, <ProcessDt>

- In addition, the following data elements are in the MPN/PLUS Promissory Note Response:

    o   MPN ID, <MPNId>

    o   Electronic MPN Flag <EMPNFlg> is part of the Response if an electronic MPN is filed by the student.

      Note: The sample MPN Response on the next page does not have this data element as an e-MPN was not filed.

- A MPN/PLUS Promissory Note Response is generated by the COD System when a paper or electronic MPN/PLUS Promissory Note is linked to an accepted loan award OR for pending notes.

- A Pending MPN is an accepted MPN which cannot yet be linked with an loan award record. (No accepted Origination record on file).   In some cases, this situation is created by an e-MPN.

- For subsidized and unsubsidized loans, the COD System will generate MPN Responses for Pending MPNs starting with version 1.1, April 29, 2002. (For MPNs accepted between 3/18/02 to 4/29/02, the COD System will run a special routine to capture and send these MPN Responses to schools.)

  Note: For PLUS loans, PLUS Promissory Note Responses are NOT generated by the COD System at this time for Pending PLUS Promissory Notes.

▪ An e-MPN Flag = "true" on a Promissory Note Response identifies that the loan has been linked to an e-MPN.

Example:

Below is a sample **MPN Response** where an e-MPN was not filed by the borrower:

```
<CommonRecord>
<DocumentId>2002-07-10T09:09:09.0012345678</DocumentId>
 <CreatedDtTm>2002-07-10T17:20:01.00</CreatedDtTm>
 <Source>
        <COD EntityId="00000001"/>
 </Source>
 <Destination>
        <School EntityId="00000632"/>
 </Destination>
 <ReportingSchl EntityId="00000632">
        <AttendingSchl EntityId="00000632">
              <Student SSNum="123456789" DtofBirth="1972-01-01" LastName="SMITH">
                    <DLPLUS>
                           <AwardYr>2003</AwardYr>
                           <SchlUseOnly>722411</SchlUseOnly>
                           <AwardID>123456789P03G12345001</AwardID>
                           <AwardAmtRqd>6000</AwardAmtRqd>
                           <Borrower SSNum="123456789" DtofBirth="1970-01-01" LastName="SMITH"/>
                           <Response>
                                  <MPNStat>R</MPNStat>
                           </Response>
                    </DLPLUS>
              </Student>
        </AttendingSchl>
 </ReportingSchl>
 <Response>
        <DocumentType>PN</DocumentType>
        <ProcessDt>2002-07-15</ProcessDt>
 </Response>
</CommonRecord>
```

Direct Loan PLUS Credit Check

Requesting a PLUS Credit Decision

Schools can request a PLUS Credit Decision on-line. This information will be provided at a later date.

Generating Credit Decision Override Responses

When a PLUS borrower requests a credit decision override or submits an Endorser Addendum, a Credit Decision Override Response is generated by the COD System and sent to the school. This response provides the credit decision status of the override or endorser.

Business Rules:

- A Credit Decision Override Response is generated by the COD System and sent to a school to provide the status of a credit override or the credit decision results of an endorser.

- A COD system-generated Credit Decision Override Response contains a Document Type of "CO." The Document Type indicates the type of Response.

- A Response Document of Document Type "CO" contains a system-generated Document ID.

- A Credit Decision Override Response contains the following data elements in the Response complex element <Response>:

    o PLUS Credit Decision Override Indicator, <CrOverrideInd>

    o Credit Decision Date, <CrDecisionDate>

    o Document Type, <DocumentType>

    o Processing Date, <ProcessDt>

Example:
Below is a sample **Credit Decision Override Response:**

```
<CommonRecord>
<DocumentId>2002-07-11T09:09:09.0012345678</DocumentId>
     <CreatedDtTm>2002-07-11T09:09:09.00</CreatedDtTm>
     <Source>
          <COD EntityId="00000001"/>
     </Source>
     <Destination>
          <School EntityId="00000632"/>
     </Destination>
     <ReportingSchl EntityId="00000632">
          <AttendingSchl EntityId="00000632">
               <Student SSNum="123456789" DtofBirth="1972-01-01" LastName="SMITH">
                    <DLPLUS>
                         <AwardYr>2003</AwardYr>
                         <SchlUseOnly>722411</SchlUseOnly>
                         <AwardNum>001</AwardNum>
                         <AwardID>123456789P03G12345001</AwardID>
                         <Borrower SSNum="123456789" DtofBirth="1970-01-01" LastName="SMITH"/>
                         <Response>
                            <CrDecisionDt>2002-07-11</CrDecisionDt>
                            <CrOverrideInd>C</CrOverrideInd>
                         </Response>
                    </DLPLUS>
               </Student>
          </AttendingSchl>
     </ReportingSchl>
     <Response>
          <DocumentType>CO</DocumentType>
          <ProcessDt>2002-07-11</ProcessDt>
     </Response>
</CommonRecord>
```

Direct Loan Reports

Direct Loan Reports Options

Direct Loan Reports are available to schools in a variety of format options. Direct Loan schools can request these reports via the COD Website or COD Customer Service Center.

Business Rules:

- Direct Loan Reports for 2002 –2003 are sent to schools as a flat file and not an XML document. The flat file format options include:

    o Delimited pipe or delimited comma (see example below)

    o Preformatted Text file

        ▪ Portrait

        ▪ Courier 10

        ▪ 78 characters per line

        ▪ 59 lines per page

    o Fixed Length file

- Direct Loan Reports for 2002-2003 are viewable on the COD Website in the following format options:

    o PDF or Excel

- Some report options are tailored to a specific report. These specific options are discussed under the appropriate report section.

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-110**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Below is a summary of all Direct Loan Reports and available formats generated by the COD System.

	PDF or Excel	Delimited	Preformatted Text	Fixed Length
School Account Statement (SAS)		X		X
Pending Disbursement List	X	X	X	
Funded Disbursement List	X	X	X	
30 Day Warning	X	X	X	
Inactive Loans	X	X	X	
Duplicate Student Borrower	X	X	X	
SSN/Name/Date of Birth Change	X	X	X	
Disbursement Activity Not Yet Booked at Servicing	X	X	X	

Example:
Below is an example of a pipe delimited report format:

Name|SSN|City
  John Brown|111-11-1111|Columbus|
  Sandra Farmer|111-11-2222|Fort Lauderdale|

School Account Statement (SAS)

The School Account Statement (SAS) contains the functionality previously contained in the Direct Loan School Account Statement (DLSAS) and the 732 Reports.

Business Rules:

- School Account Statement (SAS) is generated by the COD System on a monthly basis.

- Once a school has closed out a specific program year, a school has the option to not receive the SAS with approval and verification from Direct Loan Operations.

- Schools have the option to have their SAS generated on the:

  o First of the month (default setting) **OR**

  o 15th of the month.

- Loan Detail is available at the disbursement level or the loan level.

- Schools have the option to receive the SAS in the following formats:

  o Delimited (message class DSDD03OP – Disbursement level or DSLD03OP – Loan level)

  o Fixed length file (message class DSDF03OP – Disbursement level or DSLF03OP – Loan level)

- Summary information is always on the SAS and includes:

  o Year-to-Date Cash Summary

  o Monthly Cash Summary

  o Year-to-Date Disbursement Summary by Loan Type

  o Monthly Disbursement Summary by Loan Type

- Cash Detail and Loan Detail information is optional on the SAS.

- School options for the Cash Detail section of the SAS include:

  o Monthly Cash Detail (default setting) **OR**

  o Year-to Date Cash Detail OR

  o No Cash Detail

- School options for the Loan Detail section of the SAS include:
    - Disbursement Level Detail:
        - Monthly without loan summary (default setting) **OR**
        - Year-to-Date with loan summary **OR**
    - Loan Level Detail Year-to-Date **OR**
    - No Loan Detail

Example:

A sample of the School Account Statement report is available in Appendix I – COD Reports.

Pending Disbursement List Report

Schools can use the Pending Disbursement List report (formerly the Anticipated Disbursement Listing) to determine estimated disbursements and disbursement dates on file on the COD System.

Note: Disbursements on this report have Payment Triggers = "false."

Business Rules:

- The Pending Disbursement List Report is provided in the following file formats:

  o Delimited (message class DALC03OP)

  o Preformatted Text file (message class DIAA03OP)

  o Downloadable to PDF or Excel

Example:

A copy of the preformatted report will be provided at a later date.

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-114**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Funded Disbursement List Report

The Funded Disbursement List report (formerly the Actual Disbursement Roster) displays all disbursements that have been funded.

Business Rules:

- The Funded Disbursement List Report is available in the following formats:

  o Delimited (message class DARC03OP)

  o Preformatted Text file (message class DIAC03OP)

  o Downloadable to PDF or Excel

Example:

A copy of the preformatted report will be provided at a later date.

30 Day Warning Report

The 30-Day Warning Report lists unbooked loans for which the COD System has not received the required elements for "booking" a loan within 30 calendar days of the disbursement date. Award Amounts adjusted to $0 do not appear on this report. Also, loans that appear on the 30-Day Warning Report for a 90-day period are removed if a Promissory Note has not been received and a disbursement funded at COD.

Business Rules:

- The 30 Day Warning Report is available in the following formats:

    o Delimited (message class DIWC03OP)

    o Preformatted Text file (message class DIWR03OP)

    o Downloadable to PDF or Excel

- Loans with Award Amounts = $0 do not display on this report.

- Loans that display on this report for a 90-day period without a promissory note accepted and a disbursement funded are removed.

Example:

A sample of the 30 Day Warning report is available in Appendix I – COD Reports.

Inactive Loans Report

The Inactive Loan Report lists all Direct Loan Awards that have been inactivated (adjusted to $0) by the school for the reporting period.

Business Rules:

- The Inactive Loans Report is provided in the following file formats:

    o Delimited (message class INACCDOP)

    o Preformatted Text file (message class INACCFOP)

    o Downloadable to PDF or Excel

Example:

A sample of the Inactive Loans report is available in Appendix I – COD Reports.

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-117**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Duplicate Student Borrower Report

The Duplicate Student Borrower Report lists the student borrowers for which the COD System has accepted multiple Direct Subsidized and/or Unsubsidized Award records with the same or overlapping academic years.

Business Rules:

- The Duplicate Student Borrower Report is provided in the following file formats:

    o Delimited (message class DUPLCDOP)

    o Preformatted Text file (message class DUPLPFOP)

    o Downloadable to PDF or Excel

Example:

A sample of the Duplicate Student Borrower Report is available in Appendix I – COD Reports.

SSN/Name/Date of Birth Change Report

Report description will be provided at a later date.

Business Rules:

- The SSN/Name/Date of Birth Change Report is provided in the following file formats:

  o Delimited (message class SNDCCDOP)

  o Preformatted Text file (message class SNDCPFOP)

  o Downloadable to PDF or Excel

Example:

A copy of the preformatted report will be provided at a later date.

Disbursement Activity Not Yet Booked at Servicing Report

Report description will be provided at a later date.

Business Rules:

- The Disbursement Activity Not Yet Booked at Servicing Report Report is provided in the following file formats:
    - o Delimited (message class DABSCDOP)
    - o Preformatted Text file (message class DABSPFOP)
    - o Downloadable to PDF or Excel

Example:

A sample of the Disbursement Activity Not Yet Booked at Servicing report is available in Appendix I – COD Reports.

Direct Loan Rebuild Process

This information will be provided at a later date.

Direct Loan Entrance/Exit Interview

Requesting an Entrance Counseling File/Report

Schools may request an Entrance Counseling File or Report to identify students who have completed entrance counseling on the Loan Origination On-line Application.

Business Rules:

- Borrower's Entrance Counseling results from the Loan Origination On-Line Application are available in an electronic file format.

- Schools can choose to receive this optional report daily, weekly, or monthly. The default frequency option is monthly.

- Schools can choose from the following file formats:

    o ASCII-delimited (message class DECC03OP)

    o Fixed length with Header and Trailer (message classs DECF03OP)

    o Pre-formatted report (message class DECP03OP)

- The default file format is fixed length file.

Example:

A sample of a monthly Entrance Counseling Results Report is available in Appendix I – COD Reports.

Requesting an Exit Counseling File/Report

Schools may request an Exit Counseling File or Report to identify students who have completed exit counseling on the Direct Loan Servicing Website.

Business Rules:

- Borrower's Exit Counseling results from the Direct Loan Servicing Website are available in an electronic file or downloadable format.

- Schools can choose to receive this optional report daily, weekly, or monthly. The default frequency option is monthly.

- Schools can choose from the following file formats:

    o ASCII-delimited (message class DLCM03OP)

    o Fixed length with Header and Trailer (message classs DLFF03OP)

    o Pre-formatted report (message class DLFM03OP)

Pell Grant Award and Disbursement Process

Pell Correction Edits to be Treated as Rejects

The COD System provides an option for the processing of Pell data that allows schools to choose if they want to accept corrections to the Pell Grant data they submit to the COD System, or if they would rather have the data rejected.

Business Rules:

- Schools may select an option to have Pell Grant data that fails edits rejected rather than receive corrections for that data.

- This option applies to all edits that are marked as an Edit Type C/R in Appendix E – Edit Comment Codes and Descriptions.

- Both corrections and rejections utilize the same edit number to indicate which edit was set; the Response Indicator differentiates between corrected and rejected.

- When returning Response Document files, the COD System returns an edit code, the field it pertains to and the value submitted for rejected data

- When returning Response complex elements, the COD System returns an edit code, the field to which it pertains, and the corrected value.

- Unless the School contacts COD Customer Service to change this option, the COD System will correct their data.

Storing of Reject Records

The COD System stores all rejected records. These rejects can be viewed on the COD website.

Business Rules:

- Schools may view their rejected records on the COD website.

- Rejected records are not included in the YTD or Reconciliation report.

Reporting Pennies in the Award and Disbursement Amounts Data Elements

The Award and Disbursement Amounts on the Common Record may include pennies. In the Pell Grant Program, pennies can be reported as partial dollars or two zeros.

Business Rules:

- The data elements for Award and Disbursement Amounts on the Common Record may include two digits to the right of a decimal point.

- When the reported amount does not include a decimal point, the COD System infers a decimal point and two zeros to the right of the last digit reported.   For example, if a school reports 1000, the COD System infers a decimal and two zeros and stores as 1000.00.

- In the Pell Grant Program, schools may report partial dollars **(3500.32)** OR zeros in the last two digits **(3500.00)** for Award Amount and Disbursement Amount

   OR

- Report the whole dollar amount only **(3500)** and the COD System infers the decimal point and two zeros and stores as **(3500.00)**.

- The Award and Disbursement Amount data elements are:

   o Award Amount, <AwardAmt>

   o Disbursement Amount, <DisbAmt>

Example:

When reporting a Pell Grant Award Amount of $1250. 34:

1) Include the decimal point and two digits to the right: 1250.34
OR
2) Include the decimal point and two zeroes to the right: 1250.00
OR
3) Omit the decimal point and report the whole dollar amount only: 1250
Then, the COD System infers a decimal and two zeros and stores 1250**.**00.

DO NOT submit 125000 as the COD System infers a decimal and stores this submission as 125000.00.

Establishing Pell Grant Award Information

Award information submitted to the COD System for a student from a specific Attending School applies to the entire award year for that student.

Business Rules:

- The COD System establishes only one set of Award information per Attending School Entity ID per student per award year.

    o The first submission of Award information that is accepted by the COD System establishes the Pell Grant award for the student for that Attending School Entity ID for that award year.

    o Subsequent submissions of Award information for that student, Attending School Entity ID, and award year are treated as an update to the original accepted data.

- Pell Grant Award Amounts that establish the award cannot be zero on first submission.

- The COD System uses the CPS Transaction Number submitted with the Award information to pull the EFC reported for the student from the CPS and determine the student's Scheduled Federal Pell Grant. The Scheduled Federal Pell Grant and the student's Percentage of Eligibility Used at any other Attending campus(es) is used to determine the student's maximum Award Amount for the entire award year.

- The CPS Transaction Number reported in the Award information applies to all Pell Grant transactions for that award year.

- The COD System uses the Scheduled Federal Pell Grant Payment and Disbursement Schedules, including the Low Tuition Payment and Disbursement Schedules, to calculate the Scheduled Award and validate the Award Amounts.

    Note: Refer to Appendix H – Pell Calculations Table for the data elements and calculations that apply according to the Payment Methodology used by the School.

- If the Award Amount for the entire award year reported for the student exceeds the maximum Award Amount determined by the COD System, COD either corrects or rejects the Award Amount depending on the school's selected option.

    o If rejected, the School must determine the correct Award Amount and resubmit to the COD System.

> **Note:** Refer to the Pell Correction Edits to Be Treated as Rejection Edits section for more information.

- If the Award information for a student changes, the School must submit the change to the COD System within 30 of the date the School becomes aware of the change, or by the established Pell Grant reporting deadline, whichever comes first.

- The COD System does not use the Award information to establish or adjust a school's Pell Grant CFL. Only Disbursement information submitted with a Payment Trigger set to "true" can change a school's Pell Grant CFL.

- The COD System does not accept new Award information or increases to Award information after the established student award data submission deadline (September 30, 2003 or the next business day) unless the school has been granted administrative relief from this deadline, or has received relief from this deadline via the Audit process.

- The COD System always accepts Award information decreases until the award year shut down (September 30, 2008).

Removal of Enrollment Status Edit on Award Amount

The COD System does not edit Enrollment Status to determine Award Amount. In instances where required because of the Payment Methodology, the COD System also edits Award Amount based upon Weeks of Instruction and Clock Hours.

Business Rules:

- Schools are no longer required to report Enrollment Status.

Submitting Pell Grant Disbursement Information and Payment Trigger

The COD System can accept Pell Grant Disbursement information in advance of, on, or after the disbursement date.

Business Rules:

- Disbursement Date is defined as the date cash was credited to the student's account or paid to the student directly.

- The COD System must accept an Award Amount greater than zero ($0) before it can accept Disbursement information for that student.

   Note: Award and Disbursement information can be submitted and accepted in the same transmission.

- A student can have up to 20 disbursements (Numbers 1-20)

- Pell Grant Disbursement Amounts cannot be zero on first submission.

- The total accepted and posted Disbursement information (disbursement information with Payment Trigger = "true") cannot exceed the Award Amount for that student.

- When reporting a change to the COD System, replacement Disbursement Amounts must be reported rather than an adjustment to the existing Disbursement Amount.

   Note: Refer to section titled Updating and Adjusting Pell Grant Disbursement Amounts and Dates for more information.

- Disbursement Date may range from 2002-06-21 (June 21, 2002) to 2008-09-30 (September 30, 2008).

- The COD System accepts Disbursement information with downward adjustments through 2008-09-30 (September 30, 2008).

- Depending on the funding method employed by the school, the COD System may accept Disbursement information in advance of, on, or after the disbursement date.

- Disbursement information is submitted to the COD System with a Payment Trigger equal to "true" or "false."

   o Disbursements with a Payment Trigger set to "false" are treated as edit only and do NOT change the CFL. False indicates disbursement information expected as of the time of the submission.

- o Disbursements with a Payment Trigger set to "true" change the CFL when applicable. True indicates actual disbursement information.

- o If the Payment Trigger is omitted from the Common Record, the COD System sets it to "false."

- ▪ Payment Trigger can be updated and disbursements can be generated, updated and adjusted on the COD website.

- ▪ The required data elements for a Pell Grant edit only disbursement are:

  - o Disbursement Number, <Disbursement Number= " ">
  - o Disbursement Amount, <DisbAmt>
  - o Disbursement Date, <DisbDt>
  - o Payment Trigger set to "False", <PmtTriggerFlg = "false">
  - o Disbursement Sequence Number, <DisbSeqNum>

- ▪ The required data elements for a Pell Grant disbursement submitted to substantiate the CFL:

  - o Disbursement Number, <Disbursement Number= " ">
  - o Disbursement Amount, <DisbAmt>
  - o Disbursement Date, <DisbDt>
  - o Payment Trigger set to "true," <PmtTriggerFlg = "true">
  - o Disbursement Sequence Number, <DisbSeqNum>

- ▪ Pell Grant CFL changes, if applicable, are driven by:

  - o Disbursement Date, <DisbDt>
  - o Payment Trigger set to "true," <PmtTriggerFlg = "true">

- ▪ Schools designated as **Advance Pay or Cash Monitoring 1 (CM1)** may submit a Payment Trigger set to "true" up to 30 calendar days before the Disbursement Date.

  - o If the current date exceeds 30 calendar days before the Disbursement Date and the Payment Trigger is set to "true," the COD System resets the Payment Trigger to "false" and considers the disbursement an edit only.

  - o If the current date is within eight (8) to 30 calendar days before the Disbursement Date and the Payment Trigger is set to "true," the COD System accepts the disbursement, but does not post the disbursement until seven (7) calendar days before the Disbursement Date.

March 2002 (2002-2003)   *COD Technical Reference*   *Implementation Guide*
Version 3.3   COD Technical Reference Document for Full Participants   **I-130**
DRAFT–- FOR DISCUSSION PURPOSES ONLY

- o If current date is within seven (7) calendar days before the Disbursement Date and the Payment Trigger is set to "true", the COD System posts the disbursement.

- Schools designated as **Pushed Cash** may submit a Payment Trigger set to "true" up to 30 calendar days before the disbursement date.

  - o If the current date exceeds seven (7) calendar days before the Disbursement Date and the Payment Trigger is set to "true," the COD System resets the Payment Trigger to "false" and considers the disbursement an edit only.

  - o If current date is within seven (7) calendar days before the Disbursement Date and the Payment Trigger is set to "true," the COD System posts the disbursement.

- Schools designated as **Reimbursement** or **Cash Monitoring 2 (CM2)** can submit a Payment Trigger set to "true" if the current date is equal to or after the Disbursement Date.

  - o If current date is before the Disbursement Date and the Payment Trigger is set to "true", the COD System resets the Payment Trigger to "false" and considers the disbursement an edit only.

  - o If the current date is equal to or after the Disbursement Date and the Payment Trigger is set to "true," the COD System posts the disbursement upon review of documentation by Case Management.

- A Payment Trigger set to "true" can only be updated to "false" on a Pell Grant disbursement if the current date is within eight (8) to 30 calendar days before the Disbursement Date.

- Disbursement information with a Payment Trigger of "true" is rejected unless a student has accepted Award information on file for that Attending School.

Example for Schools Designated as Advance Pay or Cash Monitoring 1 (CM1):

Date Sent	Disbursement Number	Sequence Number	Disbursement Date	Disbursement Amount	Payment Trigger	Result
08/15/2002	01	01	09/08/2002	$1500.00	true	Posted on 9/1/02 (7 calendar days before disbursement date)
02/01/2003	02	01	02/07/2003	$1500.00	true	Posted on 2/1/2003 (7 calendar days before disbursement date)
03/01/2003	03	01	06/01/2003	$500.00	true	Payment Trigger flips to "false" and disbursement treated as edit only; School must resubmit Disbursement information within 30 calendar days of Disbursement Date.

Example for Schools Designated as Pushed Cash:

Date Sent	Disbursement Number	Sequence Number	Disbursement Date	Disbursement Amount	Payment Trigger	Result
08/15/2002	01	01	09/08/2002	$1500.00	true	Payment Trigger flips to "false" and disbursement treated as edit only; School must resubmit Disbursement information within 7 calendar days of Disbursement Date.
02/01/2003	02	01	02/07/2003	$1500.00	true	Posted on 2/1/2003 (7 calendar days before disbursement date)

Example for Schools Designated as Reimbursement or Cash Monitoring 2 (CM2):

Date Sent	Disbursement Number	Sequence Number	Disbursement Date	Disbursement Amount	Payment Trigger	Result
09/06/2002	01	01	09/08/2002	$1500.00	true	Payment Trigger flips to "false" and disbursement treated as edit only; School must resubmit Disbursement information on or after the Disbursement Date.
02/07/2003	02	01	02/07/2003	$1500.00	true	Posted on 2/7/2003 (On or after disbursement date, upon review of documentation by Case Management)

March 2002 (2002-2003)
Version 3.3
COD Technical Reference
COD Technical Reference Document for Full Participants
Implementation Guide
I-133
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Changing Pell Grant Disbursement Amounts and Dates

Disbursement Amounts and Dates can be changed using the same disbursement number, rather than reporting a new disbursement number.

Business Rules:

- To change a Disbursement Amount and/or Disbursement Date, the following data elements are required:

  - Payment Trigger, <PmtTriggerFlg = "">

  - Disbursement Number, <Disbursement Number "">

  - Disbursement Sequence Number, <DisbSeqNum>

  - Disbursement Amount, <DisbAmt>

  - Disbursement Date, <DisbDt>

- When changing a disbursement already reported to COD, the same Disbursement Number must be reported.

- When changing a disbursement with a Payment Trigger = "false," the Disbursement Sequence Number must be set to "01."

- When changing a disbursement that already has a Payment Trigger = "true," the Disbursement Sequence Number must be unique. The next sequential Disbursement Sequence Number must be reported.

- Disbursement Sequence Numbers for a specific Disbursement Number must be used in sequential order within the range of 01-65.

- When changing the Disbursement Amount, replacement Disbursement Amounts must be reported, rather than an adjustment to the existing Disbursement Amount.

  Note: In the prior year, a negative disbursement amount was reported when changing disbursement amounts.   For 2002-2003, a Full Participant cannot report a negative disbursement amount on a Common Record document. A replacement disbursement amount MUST be reported.

- Disbursement Date is always the date the cash was credited to the student's account or paid to the student directly for this specific Disbursement Number. Disbursement Date is NOT the transaction date of the adjustment to the disbursement.

- Pell Grant disbursement amounts can be adjusted to $0.

March 2002 (2002-2003)
Version 3.3

COD Technical Reference
COD Technical Reference Document for Full Participants
DRAFT–- FOR DISCUSSION PURPOSES ONLY

Implementation Guide
I-134

Example:

The following table illustrates the use of Disbursement Sequence Number and replacement Disbursement Amounts when making a change to an existing disbursement:

Disbursement Number	Sequence Number	Disbursement Date	Disbursement Amount	Accepted YTD Amount
01	01	09/01/2002	$2000.00	$2000.00
02	01	01/02/2003	$2000.00	$4000.00
02	02	01/02/2003	$1500.00	$3500.00

Processing System-Generated Pell Responses

COD system-generated Common Record Response Documents of Document Type "ND" (Negative Disbursement) are generated for several situations, including Verification Status Code W, Negative Pending Record, and Potential Overaward Process reductions.

Business Rules:

- A Response Document of Document Type "ND" contains a system-generated Document ID.

- The Response indicates the Disbursement Number to which the downward adjustment applies and a COD system-generated Disbursement Sequence Number between 66 and 90.

  Note: Refer to the Reporting Verification Status Code, Negative Pending Records, and Potential Overaward Process sections for more information.

Reporting Verification Status Code

Valid values for the Verification Status Code tag are: "W" or "V." or the Verification Status Code tag may be omitted from the Common Record.

Business Rules:

- The COD System valid values for the Verification Status Codes are "W" (Without Documentation), "V" (Verified), or the Verification Status Code tag may be omitted from the Common Record.

- Schools report a Verification Status Code of "V" on students for whom verification has been completed, including all documentation.

- QA Schools and other schools who verify students not selected by the CPS report a Verification Status Code of "V" for those students whose data they elect to verify.

- Schools report a Verification Status Code of "W" for students selected for verification, but for whom the schools elects to make interim disbursements prior to completing the verification process.

- For students with a Verification Status Code of "W," the COD System only accepts Disbursement Amounts up to 50% of the student's Scheduled Federal Pell Grant

- For students reported with a Verification Status Code of "W", the School must change the Verification Status Code to "V" (Verified) once the data verification is complete.

- The COD System does not generate a Verification Status Code of "W" based on selection by the CPS.

- Schools omit the Verification Status Code tag from the Common Record for students whom the School elected not to verify.

- QA Schools or Schools exercising 30% tolerance option may omit the Verification Status Code tag from the Common Record for students selected for verification by the CPS that they elected not to verify.

- The COD System produces a list of students at the School with a Verification Status of "W" and sends a warning that the School must take action.

- At some point after the warning, the COD System reduces all disbursements for students with a Verification Status of "W" to zero ($0.00).

Negative Pending Records

If an update to Award information produces an Award Amount that is less than the total of all accepted and posted disbursements (disbursement information with Payment Trigger = "true") for the student, the COD System creates a Negative Pending Record for the student.

Business Rules:

- If Award Amount exceeds the total accepted and posted Disbursement Amounts, the COD System generates a Common Record Response Document of Document Type "ND" notifying the school of a Negative Pending Amount for the student and indicating the Disbursement Number.

- Within 30 calendar days of receiving notice that the COD System has established a Negative Pending Record for a student, the COD System expects to receive a Common Record for that student with an adjustment to either the Disbursement Amount or to the Award Amount equal to or greater than the Negative Pending Amount.

- The COD System does not accept additional Disbursement information with a Payment Trigger of "true" for a student with a Negative Pending Record, unless or until the Award Amount increases.

- If the COD System does not receive an adjustment to the Award or Disbursement Amount equal to or greater than the Negative Pending Amount, it will generate a downward adjustment to the Disbursement Amount equal to the Negative Pending Amount.

- The downward adjustment to the Disbursement Amount applies to the existing Disbursement Number and a COD system generated Disbursement Sequence Number between 66 and 90.

Concurrent Enrollment

A student may not receive a Pell Grant at two or more schools concurrently. When more than one Attending School reports disbursements for a student and the enrollment dates are within 30 calendar days of each other, the COD System identifies a potential concurrent enrollment and sends a warning message to all schools involved.

Business Rules:

- A student may not receive a Pell Grant at two or more schools concurrently.

- When the COD System receives disbursement information for a student from more than one Attending School for the same award year, the COD System checks whether the enrollment dates are within 30 calendar days of each other.

- If a concurrent enrollment situation exists, the COD System sends the school that submitted the disbursement information a warning edit on their Response document.

- The COD System sends the school that submitted the disbursement information and all other schools with accepted disbursement information in COD for the student and that award year, a Multiple Reporting Record (MRR).

Pell Potential Overaward Process (POP)

A student may receive disbursements from more than one Attending School during the course of an award year. When more than one Attending School reports disbursements for a student, the COD System checks to make sure that the student has not received more than 100% of their eligibility for a Federal Pell Grant. Section 690.65 of the regulations provides the basis for determining a student's remaining eligibility when another school has disbursed Pell Grant funds to the student:

- Calculate the Eligibility Used at each previous school by dividing the disbursements to the student at the school by the Scheduled Federal Pell Grant at that specific school;

- Calculate the Total Eligibility Used for the award year by adding the Eligibility Used for all schools the student previously attended;

- Calculate the Remaining Eligibility by subtracting the Total Eligibility Used from 100% (1.00000).

- The Remaining Eligibility is the percentage of the Scheduled Federal Pell Grant at the new school to which the student is entitled.

If the COD System receives disbursement information that places the student in a situation where he/she has received more than 100% of their Total Eligibility Used, the student has entered a Potential Overaward (POP) situation. In a POP situation, the COD System accepts the disbursement information and notifies all of the schools involved that the POP situation must be resolved within 30 calendar days. If after 30 calendar days the situation has not been resolved, the COD System generates a negative disbursement for all of the student's Pell disbursements at all schools for that award year. The eligible schools are then required to re-report accurate disbursement records to reinstate the student's disbursements.

Business Rules:
- A student may not receive more than 100% of their eligibility for a Pell Grant.

- A school to which a student transfers must determine the student's Total Eligibility Used, considering disbursements made and the Scheduled Federal Pell Grant at each school the student previously attended in the award year.

- When the COD System receives disbursement information for a student from more than one Attending School for the same award year, the COD System checks whether the student has received more than 100% of their total eligibility for a Pell Grant.

- If a Potential Overaward (POP) situation exists, the COD System sends the school that submitted the Disbursement Information a warning edit on their Response document.

- The COD System sends the school that submitted the Disbursement Information and all other schools with accepted and posted Disbursement Information in COD for that student and that award year, a Multiple Reporting Record (MRR).

- The COD System allows a POP situation to exist for 30 calendar days from the date the student entered the POP situation (defined as the date the MRR for the POP situation is created).

- During the 30 day period, each school involved in the Potential Overaward must apply the proper eligibility calculation. Only the school that the student is not attending or that inaccurately reported the disbursement information must report any changed disbursement information to eliminate the POP situation.

- During that 30 day period, the COD System can accept and post further disbursements that decrease or increase the student's year-to-date disbursement amount.

- The COD System accepts Disbursement Information that change CFL from no more than 3 schools for students in a POP situation.

- If the student remains in a POP situation after 30 calendar days, the COD System reduces all accepted and posted disbursements to zero ($0.00) for that student and that award year AT ALL SCHOOLS INVOLVED.

- Each school that correctly paid the student Pell Grant funds must re-report the student's Disbursement Information to COD.

- During the POP situation, the COD Customer Service will take a proactive role in contacting the schools in a POP situation.

- COD does not prevent the same schools from creating another POP situation for the same student

- COD Customer Service will escalate the issue should the same schools create another POP situation involving the same student.

Pell Administrative Cost Allowance (ACA)

The COD System calculates and pays ACA amounts.

Business Rules:

- The COD System calculates ACA amounts based on the number of unduplicated recipients at each Reporting campus.

- The COD System pays ACA for students with at least one accepted and posted disbursement during the course of an award year.

- The COD System disburses ACA multiple times during the award year.

- Unless a school declines ACA, it receives a text message indicating its unduplicated recipient count and the amount of ACA being paid.

- The COD System pays each ACA amount directly into the School's bank account regardless of the Funding Methods used for CFL.

- The COD System will process decreases in ACA obligations.

Pell Payment Schedule

For information on the Pell Grant Payment Schedule, please refer to the 2002-2003 Pell Grant Payment Schedule on www.ifap.ed.gov.

Pell Grant Reports

Pell Grant Reports Options

Pell Grant Reports are available to schools via data requests or on the
COD Website.

Business Rules:

- Pell Grant Reports for 2002-2003 are sent to schools as a Fixed
  Length flat file and not an XML document.

- Pell Grant Reports for 2002-2003 are viewable on the COD
  website in PDF or Excel formats.

Data Request Response

After a data request is received and processed, a Data Request Response is
sent back to the school for each data request received.

Business Rules:

- The Data Request Response is provided in the following formats:

    o Fixed length file

Example:

A copy of the preformatted report will be provided at a later date.

DRAFT – FOR DISCUSSION PURPOSES ONLY

Electronic Statement of Account (ESOA)

The Electronic Statement of Account (ESOA) summarizes the status of a school's CFL verses the amount expended to date for that award year.

Business Rules:

- An ESOA can be COD system generated or may be requested by the school.

- If a school is Advance Funded, the ESOA is sent when the initial CFL calculation is performed. When COD has accepted and posted enough actual disbursements to exceed the CFL, the COD System generates an ESOA to the school. The ESOA is only generated when the CFL is exceeded or decreased; it is not generated each time a disbursement is accepted.

- If a school receives Pushed Cash, the ESOA is generated each time the COD System accepts and posts actual disbursements. This is because the school receives no CFL prior to the submission of actual disbursements.

- The ESOA is provided in the following formats:

    o Fixed length file

    o PDF or Excel

Example:

A sample of the Electronic Statement of Account (ESOA) report is available in Appendix I – COD Reports.

Multiple Reporting Record (MRR)

The Multiple Reporting Record (MRR) provides information to a school about a school's origination and disbursement status at other schools and the amount of the scheduled Pell Grant award disbursed. The MRR identifies two primary types of multiple reporting conditions: concurrent enrollment and potential overaward situations.

Business Rules:

- An MRR can be COD system generated or may be requested by the school.

- The MRR is provided in the following formats:

    o Fixed length file

    o PDF or Excel

Example:

A copy of the preformatted report will be provided at a later date.

Reconciliation Report

The Reconciliation Report is a one-record summary of the data that COD has for the student. This report can be used to reconcile the total disbursement amount per student with COD.

Business Rules:

- ▪ The Reconciliation Report is provided in the following formats:
  - o Fixed length file
  - o PDF or Excel

Example:

A copy of the preformatted report will be provided at a later date.

Year-to-Date Record (YTD)

The Year-to-Date (YTD) Record shows the number of recipients at the school; the number of award and disbursement records that were accepted, corrected, and rejected; and, for certain edit codes, the number of times a school received that specific edit code on a response document. The YTD Record can be used to replace a corrupt database or to reconcile records with accepted data on COD.

Business Rules:

- The Reconciliation Report is provided in the following formats:
    - o Fixed length file
    - o PDF or Excel

Example:

A copy of the preformatted report will be provided at a later date.

SSN/Name/Date of Birth Change Report

Report description will be provided at a later date.

Business Rules:

- The SSN/Name/Date of Birth Change Report is provided in the following formats:

    o   Fixed length file

    o   PDF or Excel

Example:

A copy of the preformatted report will be provided at a later date.

Note: Please refer to Appendix M – COD Message Class Table for information on the messages classes to be used for Pell Grant Reports.

User Readiness Checklist

The following is a list of required or recommended steps to assist Full Participants (Schools, Third Party Servicers, and Software Providers) with implementing the COD System for the 2002-2003 Direct Loan and Pell Grant Programs.

☐ Contact FSA indicating interest to be a Full Participant for COD

☐ Reference appropriate sections of the COD Technical Reference Document to modify school or software provider applications to create Common Record files in XML format

☐ Complete School Testing – Phase I: Communication Testing

☐ Sign-up for School Testing – Phase II: Common Record Manual Verification

☐ Complete School Testing – Phase II: Common Record Manual Verification

☐ Sign-up for School Testing – Phase III: Application Testing

☐ Complete School Testing – Phase III: Application Testing

☐ Obtain the Common School ID (Entity ID) from FSA (reference Common School ID section within the Implementation Guide for more information).

☐ Communicate your Common School ID (Entity ID) to your software vendor, third-party servicer, or state agency, as needed.

☐ Complete COD Security Administrator Setup Process (reference the "COD User ID Setup for Website" announcement on IFAP for more information).

☐ Establish User IDs within organization for access to the COD website (to be completed by the organization's Security Administrator).

☐ Establish Rules of Behavior documents related to use of the COD System

☐ Access COD Website to update School Processing options, as needed (reference School Processing options within the Implementation Guide for more information).

□ Attend Full Participant Conference Calls

□ Reference relevant sources of information, including:

- o COD Technical Reference Document
- o XML Schema for the Common Record
- o Frequently Asked Questions about COD
- o Local, regional and/or national conferences
- o FSA Spring Training
- o COD Full Participant Website

COD School Testing Guide

Introduction

The School Testing Guide is intended for all participants in the COD System. This includes both Phase-In and Full Participants.

1.1 Purpose

The purpose of School Testing is to provide schools, third-party servicers and software vendors an opportunity to test business processes and system software with the Common Origination and Disbursement (COD) System, prior to the transmission and processing of actual production data. This allows schools, third-party servicers and software vendors to make corrections or enhancements to software applications and processes prior to entering into the "live" production environment.

Note: References to the term "schools" includes schools and entities that process on behalf of schools (such as third party software vendors and third party servicers).

1.2 Scope

School Testing allows the opportunity to test the business processes and software applications used to support school processing under Common Origination and Disbursement prior to commencing processing in the production environment. This effort makes problem discovery and resolution simpler, faster, and less costly in a low-volume, controlled test environment. The transmission of production data will be smoother, with fewer problems and there will be a reduced risk of production problems.

COD School Testing is broken down into four distinct phases of testing. The dates for these testing phases are contained within this document. Formal signup is required through Customer Service for each testing phase.

Phase I - SAIG Communications Testing (Full Participants and Phase-In Participants)
COD works with schools to ensure that schools can transmit records and that these records can be delivered as expected. This test assists schools in the identification and resolution of communication issues before process testing begins in the upcoming phases. This testing phase is scheduled from 11/12/2001 through 12/19/2001. This testing phase is **required** for Full Participants and Phase-In Participants.

Phase II - Common Record Manual Verification (Full Participants Only)
COD works with schools to ensure that the XML format is received as expected and assists schools in the identification of potential updates to their Common Record submissions. Phase II testing assists in the preparation of the upcoming Phase III and Phase IV testing for 2002-2003. This testing phase is scheduled from 01/07/2002 through 02/28/2002. This testing is optional for Full Participants, and a formal signup prior to testing is required through Customer Service.

Phase III – Structured Application Testing (Full Participants and Phase-In Participants)
COD works with schools using structured test cases to ensure that the systems are functioning as expected and assists schools in the identification of potential updates to their system before beginning actual processing for 2002-2003. This testing phase is scheduled from 03/04/2002 through 04/19/2002 for Window A and from05/06/2002 through 05/17/2002 for Window B. This testing is optional, and a formal signup prior to testing is required through Customer Service.

During Phase IV –Application Testing (Full Participants and Phase-In Participants)
COD works with schools using structured test cases to ensure that the systems are functioning as expected. In addition, Full Participant schools can request an additional 13 students to test with in which schools can create their own test cases and expected results as well as test COD web functionality. This testing phase is scheduled from 06/03/2002 through 09/30/2002. This testing is optional, and a formal signup prior to testing is required through Customer Service.

All Schools can choose to test. Schools new to the Direct Loan Program must complete School testing with COD before they move into production.

Full Participant Schools are not required to test with COD, but are encouraged to participate in this testing. Full Participant Schools should refer to the *Full Participant School Test Case Guide* for more information. This guide contains a description of the test data sent to and from the schools to COD, with test execution guidelines and structured test cases with multiple testing cycles.

Phase-In Schools are not required to test with COD but are encouraged to participate in this testing. Phase-In Schools should refer to the *Phase-In School Test Case Guide* for more information. This guide contains a description of the test data sent to and from the schools to COD, with test execution guidelines and structured test cases with multiple testing cycles.

Schools that use a third-party servicer do not need to test with COD. Instead, the third-party servicer can complete the test on behalf of their customers.

1.3 Guidelines

1.3.1 School Testing Phases

School Testing is conducted in four separate and distinct phases.

Phase I – SAIG Communications Testing

Phase II – Common Record Manual Verification

Phase III – Structured Application Testing

Phase IV – Application Testing

1.3.2 Test Entry Criteria

In order to begin testing with COD, schools needed to have completed the following steps:

- Completed a COD School Testing signup document located in Appendix TB for the corresponding test phase and submitted it to Customer Service no later than the assigned deadline for each phase.

Note: A separate sign up document must be complete for each test phase in which a school wants to participate. For schools convenience only one signup document is required for Phase III and Phase IV when the appropriate Phase fields are checked.

- Established individual testing date(s) specific for your school(s) with Customer Service by contacting Customer Service.

- Received a testing Common School Code to be used just for testing purposes from Customer Service.

  Note: A new test Common School Code is assigned for testing for Full Participants only. Vendors will be testing COD School Codes for testing purposes.

- Received call from Customer Service or the COD School Test Team confirming test plans and COD readiness.

- Installed the latest version of the message class table from SAIG.

- Installed and implemented the 2002-2003 updates to the software applications.

- Developed a means of keeping testing data segregated from production environment.

- Identified individuals at the school responsible for completing the COD school testing process.

- Developed a means of forward dating schools test environment

Note: Testing within any previous phase is not a prerequisite for schools to participate in any other testing phase.

Note: CPS testing is not a prerequisite for COD School Testing.

1.3.3 Test Exit Criteria

Each school determines individually when it has completed COD testing. Schools can select which processes to test and schools are able to continue testing until expected results are received and testing is considered successful. There is no pre-defined "end" of the test other than the published end dates for each COD School Testing phase. Signup concludes two weeks prior to the end of each test phase. Once the signup deadline for a testing phase has passed, schools wanting to test must signup for the next test phase.

Test Exit Criteria:

- Schools have been able to successfully complete the desired test scenarios by achieving the expected test results.
- COD Customer Service contacts school with test results.
- Testing phase window closes prior to test completion by school

Testing Schedule and Descriptions

2.1 SAIG Communications Testing – Phase I

COD Full Participant and Phase-In Participants were required to participate in this testing phase. SAIG Communications Testing – Phase I took place November 12, 2001 through December 19, 2001. The purpose of the SAIG Communications Testing was to ensure that all schools could transmit records to COD using SAIG. This testing did not validate the data or the file format submitted.

Note: Phase l tested the ability for all schools to execute the file transfer process using SAIG.

2.2 Common Record Manual Verification – Phase II

Full Participants only are eligible to participate in this testing phase. Common Record Manual Verification – Phase II takes place January 07, 2002 through September 30, 2002. The purpose of the Common Record Manual Verification – Phase II is to ensure that Full Participant Schools can send COD a Common Record and that the Common Record is in the correct XML format. This testing does not validate the data submitted within the Common Record. For this phase of testing, only two student records should be sent in the Common Record.

2.3 Structured Application Testing – Phase III

COD Full Participant and Phase-In Participants are eligible to participate in this testing phase. Structured Application Testing – Phase III takes place March 4, 2002 through April 19, 2002 for Window A and May 6, 2002 through May 17, 2002 for Window B. The purpose of the Structured Application Testing is to ensure that schools can send, receive, and process batches of records using detailed input instructions with detailed expected results issued by COD. Schools use a test ISIR file supplied by

COD that creates a test data set of students to use with the structured test cases.

Full Participants receive Common Record Receipts and Response files and need to verify that these records can be processed correctly.

Phase-In Participants receive Acknowledgements in fixed-length file format and need to verify that these files can be processed correctly. (During the COD process, Common Record Response files are translated to fix-length Acknowledgement files for Phase-In Participants only.)

2.4 Application Testing – Phase IV

COD Full Participant and Phase-In Schools are eligible to participate in this testing phase. Application Testing – Phase IV takes place from June 3, 2002 through September 30, 2002. Phase IV allows schools to test after COD Release 1.1 has been migrated to production and allows schools to test COD web functionality.

The purpose of the continued Application Process Testing is to ensure schools can send, receive, and process batches of records using detailed input instructions with detailed expected results provided by COD. Schools that elect to participate in Application testing use a test ISIR file supplied by COD that creates a test data set of students that are used in the structured test cases. Application Testing enables both Full Participants and Phase-In Participants to use the structured test cases provided by COD.

Full Participants receive both Common Record Receipts and Response files and need to verify that these records can be processed correctly.

During the COD process, Common Record Response files are translated to fix-length Acknowledgement files for Phase-In Participants only. Phase-In Participants receive Acknowledgements in fixed-length file format and need to verify that these files can be processed correctly.

Phase IV has two additional aspects of testing for Full Participants only. Full Participants are provided the option to:

- Utilize additional test students to be used in unique test cases and expected results created by their school.

- Test with COD via the web. Web Application Testing is discussed in the next section.

2.5 Web Application Testing – Phase IV (Continued)

Only Full Participant Schools have the ability to participate in Web Application Testing that is part of Phase IV.

Web Application Testing takes place from June 3, 2002 through September 30, 2002. The purpose of the Web Application Testing is to ensure Full Participants can utilize COD web functionality prior to production.

Schools should contact Customer Service for the web URL link to the COD School Test website and to receive the appropriate User IDs and passwords.

Customer Service

Register for testing by contacting Customer Service and completing the signup document. This signup document needs to be completed for each test phase in which a school desires to participate and must be received no later than the signup deadline.

Note: The last possible date to sign up is May 3, 2002 for Phase III and September 10, 2002 for Phase IV.

Once a school has signed up for a testing phase, a Customer Service Representative (CSR) contacts the school by telephone to obtain school-specific information and to schedule specific test dates for the school. The CSR also provides additional information such as the testing Common School Code to be used by the school for this phase of testing.

Note: Full Participant schools are assigned a unique testing Common School Code for testing in which the school is participating.

Customer Service can be contacted by dialing 1-800-433-7327 or by email at the following address sfa.customer.support@ed.gov.

3.1 Contact Names

Each school participating in testing notifies Customer Service of their designated contact person on the testing sign-up document. The contact person should be consistent for the period of time before, during, and upon completion of the test. The testing process likely involves a technical resource within the financial aid office. This person should be a technically oriented staff member who is very knowledgeable about the school's financial aid system. This person should be available to assist in problem analysis and to coordinate any follow-up tests that may be required. If a school uses a Third Party servicer and the servicer is conducting the test on behalf of the school, COD needs the name and telephone number of a servicer contact person.

3.2 Scheduling

Appendix TB of this guide contains the School Testing Sign-up Document that needs to completed and emailed to Customer Service by the appropriate deadlines shown below:

Testing Phase	Testing Phase Description	Deadline	Who can Participate
Phase I	SAIG Communication Testing	12/19/2001	All
Phase II	Common Record Manual Verification Testing	09/20/2002	Full-Participants
Phase III	Structured Application Testing Window A	04/08/2002	All
	Structured Application Testing Window B	05/03/2002	All
Phase IV	Application Testing	09/10/2002	All
	Web Application Testing	09/10/2002	Full-Participants

When a school completes the School Testing Sign-up Document, the school is contacted by Customer Service to schedule testing dates within each phase of testing.

3.3 Support Services

While a school is going through the testing, there are many support sources available for assistance, as listed below:

School Support Services		
Support Service	**For Information on the Following:**	**Contact**
School Testing Sign-Up	Registering for School Testing.	Contact COD Customer Service
ISIR Data Issues	Problems with ISIR data only.	Contact CPS/WAN Customer Service
SAIG	Issues concerning connectivity to SAIG only.	Contact CPS/WAN Customer Service
COD	Issues concerning all items related to Pell and DL processing only.	Contact COD Customer Service
School Testing Issues	Issues concerning all items related to COD School Testing only.	Contact COD Customer Service
School Testing Results	To obtain or report School Testing results for COD School Structured Testing only.	Contact COD Customer Service

Test Data

The Test data section explains test data requirements for Phases III and Phase IV.

4.1 Full Participant (CR) Test Data

Full Participants are those schools who will begin processing in the 2002-2003 award year using the Common Record in XML format. Schools that have elected to participate in this manner test using the new Common Record format as published by the Department of Education in the COD Technical Reference.

COD provides actual CPS test data via an ISIR file to each participating school. Each school processes the ISIR data that COD provides and generates student award transactions using its normal awarding process. Schools are required to send this file to COD using the normal SAIG processing protocols with the exception of the school testing message classes and the COD school testing destination mailbox (TG75891). Upon

submission of each test file, a school receives a "Receipt" file confirming that the file has been received by COD and is in a readable XML format. Once the data has been processed, schools receive a Response file indicating the results of each record submitted. If a record rejects, the Response record indicates which data element(s) have rejected. Rejected records can then be corrected and resubmitted.

The anticipated time from record submission to receipt of a Response file is less than two business days for the purposes of testing and may be earlier depending on the timing of the input test file received.

4.2 Phase-In Participant Test Data

Phase-In Participants continue to use flat fix-length files to submit data and to receive responses from COD. The record layouts to be used by Phase-In Participants for 2002-2003 are in the 2002-2003 RFMS Technical Reference and the 2002-2003 Direct Loan Technical Reference. For these schools, there should be no significant change in business processes other than a few minor adjustments to the 2002-2003 record formats.

Each school processes the COD provided ISIR data and generates origination and disbursement transactions using its normal process. Schools submit their test files to COD using the normal SAIG processing protocols with the exception of using the specified Phase-In School Testing message classes and using the specified COD School Testing mailbox destination (TG75891).

Once COD has processed the data for the school, a Response file is generated and translated to the appropriate fix-length Acknowledgement file. The Acknowledgement is sent back indicating the results of each record submitted. If a record rejects, the Acknowledgement provides a reject reason. If the expected results were not intended to be a rejected record, schools can correct and resubmit these previously rejected records.

The anticipated time from record submission to receipt of an Acknowledgement file is less than two business days for the purposes of testing and may be earlier depending on the timing of the input test file received.

Message Classes

5.1 Full Participant Schools

Common Record message classes are not year specific and are to be used from year to year. However, different test message classes must be used for testing.

5.11 Testing Phase Message Classes

During the testing for Phase II, schools use the following message classes when sending in Common Records for testing.

From school to COD: RPTESTIN

When COD processes the file, a Response file is generated under the following message class:

From COD to school: RPTESTOP

During the testing for Phases III and IV, schools use the following message classes when sending in Common Records for testing.

From school to COD: CRTESTIN

When COD processes the file, a Response file is generated under the following message class:

From COD to school: CRTESTOP

5.2 Phase-In Schools

Legacy message classes continue to be year specific. However, different test message classes must be used for testing.

5.2.1 Testing Phase

Phase-In Schools send in records according to the fixed-length formats published in the 2002-2003 RFMS Technical Reference and the 2002-2003 Direct Loan Technical Reference. Test message classes for these record layouts include:

5.2.1.1 Direct Loan Test Message Classes for Phase-In Participants

Direct Loan Test Message Classes	
Origination	
Full Subsidized/Unsubsidized Loan Origination Record	DTSF03IN
Full Loan Origination Acknowledgement	DTOD03OP
Change	
Origination Change Record	DTSC03IN
Origination Change Acknowledgement	DTOC03OP
Disbursement	
Disbursement Record: Actual Disbursements Adjustments to actual disbursement amounts Adjustments to actual disbursement dates	DTSD03IN
Disbursement Acknowledgement	DTOD03OP
Booking Notification	DTOD03OP

5.2.1.2 RFMS Test Message Classes

RFMS Test Message Classes	
Origination Records	PTOA03IN
Origination Acknowledgement	PTOA03OP
Disbursement Records	PTDR03IN
Disbursement Acknowledgement	PTDA03OP

5.2.2 Production Phase

In order to begin the production phase, all test data must be removed from the participating systems. Schools should ensure that files are sent using the proper production message classes and production destination.

Resource Planning

6.1 Hardware/Software

Schools should have all hardware and software capabilities ready before testing. Each school should have all upgrades installed from vendors or regulatory releases for 2002-2003.

6.2 Roles and Responsibilities

6.2.1 Schools, Vendors, and Third Party Servicers

Schools are responsible for completing the following steps associated with COD School testing:

- Review all COD School Testing documentation posted on the IFAP web site

- Review the COD Implementation Guide in the COD Technical Reference

- Review all documentation that is emailed to the participating school (if applicable)
- Schedule testing dates with Customer Service using the signup document via email
- Prepare a test environment for COD School Testing that uses the test destination mailbox, test message classes and the test common school identifier
- Ensure test environment allows forward dating capabilities
- Prepare test data to execute the Structured COD School Testing scripts for submissions
- Receive a technical readiness call from Customer Service after scheduling testing dates for each testing phase
- Send the test data to COD via the SAIG
- Retrieve receipts and responses from COD via the SAIG (Full Participants)
- Retrieve acknowledgements from COD via the SAIG (Phase-In Participants)
- Process submitted receipts (Full Participating Schools)
- Process responses/acknowledgements
- Remove all data used for testing when completed from the school's and/or vendor's environment

  Note: Do not use real student data or production data during any phase of testing. Utilize the student data provided in the ISIR provided by COD.

6.2.2 COD

COD provides the following support during testing:

- Conduct technical readiness calls with Schools
- Provide schools/vendors with their own Testing COD School Code to use only during a specific testing phase
- Process submitted data
- Send receipts and responses (for Full Participates) via the SAIG
- Send acknowledgements (for Phase-In Participates) via the SAIG

- Update schools/vendors of their testing status
- Assist with issue identification and resolution
- Provide testing technical guidance

Testing Schedule

SAIG Communications Testing - Phase I

Testing Dates: November 12, 2001 – December 19, 2001
Last day for test signup: December 19, 2001

Common Record Manual Verification - Phase II

Testing Dates: January 07, 2002 – September 30, 2002
Last day for test signup: September 20, 2002

Structured Application Testing - Phase III

Window A:
Testing Dates: March 04, 2002 – April 19, 2002
Last day for test signup: April 08, 2002

Window B:
Testing Dates: May 06, 2002 – May 17, 2002
Last day for test signup: May 03, 2002

Application Testing - Phase IV

Testing Dates: June 03, 2002 – September 30, 2002
Last day for test signup: September 10, 2002

Application Testing (Web) - Phase IV

Testing Dates: June 03, 2002 – September 30, 2002
Last day for test signup: September 10, 2002

Appendix TA - Acronyms

Acronyms	
AY	Award Year
COD	Common Origination and Disbursement
CBS	Campus-based System
CPS	Central Processing System
CSR	Customer Service Representative
DLOS	Direct Loan Origination System
DLSS	Direct Loan Servicing System
EAI	Enterprise Application Integration
FAFSA	Free Application for Federal Student Aid
FFEL	Federal Family Education Loan
FFELP	Federal Family Education Loan PLUS
FISAP	Fiscal Operations Report and Application to Participate in Campus-Based Programs
GAPS	General Account Payment System
GUI	Graphical User Interface
ISIR	Institutional Student Information Record
NSLDS	National Student Loan Data System
PEPS	Postsecondary Education Participation System
RFMS	Recipient Financial Management System
SAR	Student Aid Report
FSA/FMS	Office of Federal Student Aid/Financial Management System
SME	Subject Matter Expert
TMM	Total Methodology Maintenance
VDC	Virtual Data Center

Appendix TB: COD School Testing Sign Up Document

COD School Testing
Phases III & IV - Testing Signup

Please complete and send to sfa.customer.support@ed.gov

Deadlines for signup: 04/08/2002 for Phase III - Window A
05/03/2002 for Phase III – Window B
09/10/2002 for Phase IV
09/10/2002 for Phase IV – Web

Desired Test Phase(s):

(Check all applicable for your test)
( ) Phase IIIa ( ) Phase IIIb ( ) Phase IV
( ) Phase IV-Web

Organization: _____

Campus (if applicable):   _____

COD School Code: _____

Mainframe: ( ) Yes or No ( )

Communication Software: EDConnect ( )   Easy Access ( ) Other _____

Vendor /Product Used
(if applicable):   _____

OPE ID #:   _____

Aid Programs: **(Check all applicable for your test)**
( ) Pell   ( ) Direct Loan   ( ) Campus-Based

Organization Type: **(Check all applicable)**
( ) School   ( ) Vendor   ( ) Servicer

Testing TG Mailbox#:   _____

Contact Person (Last, First):   _____

Contact Phone Number: _____

Contact Email Address: _____

COD Phase-In Participant Test Case Guide for Phase III and IV

Introduction

The Phase-In Participant is a school that communicates with COD over the Student Aid Internet Gateway using the "legacy" fixed-length record formats defined in the *Direct Loan and Federal Pell Grant Program Technical References*. The Phase-In Participant does NOT use XML to communicate with COD. The COD System is a technical solution designed to accommodate the COD Process for Pell Grant and Direct Loan funding and campus-based reporting. Phase-in participants should expect no differences with the COD record processing.

Phase-In Participants can test with structured test cases and expected results provided by COD for Phase III and IV. Testing on the COD Web and using their own test cases is not available for Phase-In Participants. Phase-In Participants do not participate in Phase II.

1.0   Test Data Sent from Schools to COD

This section provides an overview of the different records Phase-In Participants send to COD during the school testing process. Each type of record and its general functionality are described below. General test conditions are also discussed.

1.1 Origination Records

To initiate processing, the school sends origination records to the COD System via the SAIG, using the following message classes:

- **DTSF03IN (Batch Type #D) for Direct Subsidized and Unsubsidized Loan**
- **PTOR03IN (Batch Type #O) for Pell Grants**

The origination records contain personal information, including name, address, college grade level, anticipated disbursement information, and so on. The records are validated, processed and Origination Acknowledgment Records are returned to the schools. This acknowledgment notifies the school about the acceptance or rejection of each origination.

Testing with the predefined test data covers the origination of the following seven student scenarios:

- Three Pell Grants
- Two Direct Subsidized loans
- Two Direct Unsubsidized loans

The record layouts for the origination records are provided in the *Federal Pell Grant Program Technical Reference* and the *Direct Loan Technical Reference*.

COD Customer Service provides expected results of the origination records after a school has signed up to test.

1.2 Disbursement Records

When a school makes actual disbursements to students, it must notify COD. This information is communicated to COD when the school sends actual Disbursement Records via the SAIG. These records inform COD of different types of disbursement activities, including adjustments to disbursement amounts and dates. These records are sent to COD using the Disbursement Record Layout, message classes:

- **DTSD03IN (Batch Type #H) for Direct Subsidized and Unsubsidized Loans**

▪ **PTDR03IN (Batch Type #D) for Pell Grants**

COD then performs edits on these records and returns a Disbursement Acknowledgment to the school. The Disbursement Acknowledgment indicates whether each Disbursement Record has been accepted or rejected.

Testing with the predefined test data covers the following types of Direct Loan disbursement records:

▪ Actual disbursements

▪ Adjustments to actual disbursement amounts

▪ Adjustments to actual disbursement dates

The record layouts for the actual Disbursement Records are provided in the *Federal Pell Grant Program Technical Reference* and the *Direct Loan Technical Reference*.

COD Customer Service prior to a school's testing date provides expected results of disbursement records.

1.3   Change Records

After an origination record has been processed and accepted by COD, a school may update or modify the origination record data by submitting change records.
Loan Origination Change Records are sent to COD using message classes:

▪ **DTSC03IN (Batch Type #E) for Direct Subsidized and Unsubsidized Loans**

▪ **PTOR03IN (Batch #O) for Pell Grants**

Note: If a Pell Origination Record needs to be changed, the school submits an updated origination record for the student.

COD validates each change record, updates the COD database, and returns a Change Acknowledgment to the school.
Testing with the predefined test data covers changes to student demographic data and award amounts.

The record layout for the Direct Loan Origination Change Record is provided in the *Direct Loans Technical Reference.*

COD Customer Service provides expected results prior to a school's testing date.

2.0 Test Data Received by the Schools from COD

This section provides an overview of the different record types that are received by a school from COD during the test process.

2.1 Origination Acknowledgment

The Origination Acknowledgment notifies a school of the acceptance or rejection of each origination record sent within a specific batch of records. This acknowledgment is sent using one of the following message classes:

- **DTSF03OP (Batch Type #D) for Direct Subsidized and Unsubsidized Loans**
- **PTOA03OP (Batch Type #O) for Pell Grants**

The record layouts for the Origination Acknowledgment are provided in the *Federal Pell Grant Program Technical Reference* and the *Direct Loan Technical Reference*.
COD Customer Service prior to the school's test date provides expected results of origination acknowledgement records.

2.2 Disbursement Acknowledgment

The Disbursement Acknowledgment notifies a school of the acceptance or rejection of each actual disbursement activity record sent within a specific batch of records. This acknowledgment is sent using the message classes of:

- **DTOD03OP (Batch Type #H) for Direct Subsidized and Unsubsidized Loans**
- **PTDA03OP (Batch Type #D) for Pell Grants**

Direct Subsidized and Unsubsidized loans book when an accepted origination record, an accepted promissory note, and an accepted first actual disbursement record are on file. The Booking Notification **(DTOD03OP Batch Type #B)** notifies the school of the booking status and book date of first disbursement (loan).The disbursement is indicated

with disbursement activity type "L." This information assists in the reconciliation process.

The record layouts for the Disbursement Acknowledgment are provided in the *Federal Pell Grant Program Technical Reference* and the *Direct Loan Technical Reference*.

COD Customer Service provides expected results of disbursement acknowledgement records prior to the school's test date.

2.3   Change Acknowledgment

For Direct Loan, the Loan Origination Change Acknowledgment notifies a school of the acceptance or rejection of each change to a loan origination record sent in a specific batch of records. For Pell, a change to an origination record is acknowledged by an Origination Acknowledgement.

This acknowledgment is sent using the message classes**:**

- **DTOC03OP (Batch Type #E) for Direct Subsidized and Unsubsidized Loans**
- **PTOA03OP (Batch Type #O) for Pell Grants**

The record layout for the Loan Origination Change Acknowledgment is provided in the *Direct Loan Technical Reference*. The record layout for the Pell Origination Acknowledgement is provided in the *Federal Pell Grant Program Technical Reference*.

COD Customer Service provides expected results of origination change acknowledgements prior to the school's test date.

3.0   Test Execution

In this section, record profiles are described for each award tested during the process. Use these test scripts in conjunction with the record layouts detailed in the *Federal Pell Grant Program and Direct Loan Technical References (2002-2003)*. Specific data are defined, and step-by-step instructions for executing the test are provided. Below is a checklist of the major steps in the testing process:

Testing Checklist		
Step	**Task**	**Task Completed**
1	Schedule test date with COD Customer Service.	
2	Prepare a test environment using a Test Destination Mailbox and Test Message Classes.	
3	Prepare the test environment for the logical COD system date identified by the COD School Test Team.	
4	Receive a Technical Readiness Call from COD Customer Service.	
5	Prepare the test data (received from COD) for Submission Cycle 1 using the test Common School Code.	
6	Send the test data to COD via the SAIG.	
7	Receive notification from COD that the acknowledgments are on the SAIG. Pull the acknowledgments into the school system.	
8	Repeat steps 5 through 7 for Submission Cycle 2.	
9	Receive notification from COD that the testing cycle is complete.	
10	Reset the school's system defaults for production, and verify that all test loans are adjusted to $0. Reset the system date to the correct current date. **Note:** If the school does not reset the defaults, it may cause errors to the production data.	

3.1   Test Loan Profiles

Case #1: Student 1 applies for a Pell Grant. This student is a graduate student (Grade level = 7), and is not eligible for a Pell Grant. The first submission contains the Pell Origination Record. The school receives a reject origination acknowledgement record awarding $0 to the ineligible graduate student. This case is not included in the second submission cycle.

Case #2: Student 2 applies for a Pell Grant. This student is a second-year student (Grade level = 2), and is eligible for a Pell Grant. The first submission contains the Pell Origination Record. The student is awarded

$850. The second submission includes another origination record sent for a change in the student's address and the submission of an actual disbursement record for the Pell award.

Case #3: Student 3 applies for a Pell Grant. This student is an incoming first-year student (Grade level = 0), and is eligible for a Pell Grant. The first submission contains the Pell Origination Record. The student is awarded $4000. The second submission includes the first actual disbursement and the following second actual disbursement.

Case #4: Student 4 applies for a Direct Subsidized Loan. This student is a second-year student (Grade level = 2), and the loan is for $3,225. The first submission contains the loan origination record. The second submission includes an origination change record due to a change in the student's Social Security Number and last name and the submission of a first actual disbursement record.

Case #5: Student 5 applies for a Direct Subsidized Loan. This student is a third year student (Grade level = 3), and the loan is for $5,000. The first submission contains the loan origination record. The second submission includes the first actual disbursement record.

Case # 6: Student 6 applies for a Direct Unsubsidized Loan. This student is a graduate student (Grade level = 6), and the loan is for $3,225. The first submission contains the loan origination record. The second submission includes an origination change record due to a decrease of the loan amount approved and a decrease of the anticipated disbursements and the submission of the first actual disbursement record.

Case #7: Student 7 applies for a Direct Subsidized Loan and an Unsubsidized Loan. This student is a second-year student (Grade level = 2). The first submission contains a loan origination record for a $2000 subsidized loan and a loan origination record for a $1500 unsubsidized loan. This case is not included in the second submission cycle.

3.2 Creating Unique Social Security Numbers

Because there are a large number of schools participating in this test, it is desirable to have unique Social Security numbers (SSNs) submitted for test records. The following formula is recommended to generate the SSNs for the school's test data. The ISIRs that COD provides contains the last five characters of the school's TG mailbox number as the first five

numbers of each SSN. For example, if a school's TG mailbox number is TG77778 and the test data defines a SSN of ###-##-0001, it would use 777-78-0001.

Note: These students will already be created for you and provided in an ISIR file

3.3   Student Profile Matrix

Student Profile Matrix				
Student Number	**Award Type**	**Student SSN**	**First Submission**	**Second Submission**
1 (Send)	Pell	###-##-0001	Pell Origination Record	N/A
1 (Receive)	Pell	###-##-0001	Pell Origination Acknowledgement – Reject	N/A
2 (Send)	Pell	###-##-0002	Pell Origination Record	Updated Origination Record First Actual Disbursement
2 (Receive)	Pell	###-##-0002	Pell Origination Acknowledgment	Origination Acknowledgment Disbursement Acknowledgment Origination Acknowledgment
3 (Send)	Pell	###-##-0003	Pell Origination Record	First Actual Disbursement Second Actual Disbursement
3 (Receive)	Pell	###-##-0003	Pell Origination Acknowledgment	Disbursement Acknowledgment
4	Direct Loan	###-##-0004	Loan Origination Record	Loan Origination Change Record

Student Profile Matrix				
Student Number	**Award Type**	**Student SSN**	**First Submission**	**Second Submission**
(Send)	(Subsidized)	0004		Change Record First Actual Disbursement Change to SSN, last name, and student permanent address
4 (Receive)	Direct Loan (Subsidized)	###-##-0004	Loan Origination Acknowledgment	Loan Origination Change Acknowledgement Disbursement Acknowledgment Booking Notification
5 (Send)	Direct Loan (Subsidized)	###-##-0005	Loan Origination Record	First Actual Disbursement
5 (Receive)	Direct Loan (Subsidized)	###-##-0005	Loan Origination Acknowledgment	Disbursement Acknowledgment Booking Notification
6 (Send)	Direct Loan (Unsubsidized)	###-##-0006	Loan Origination Record	Loan Origination Change Record First Actual Disbursement Update award amount and disbursement amounts
6 (Receive)	Direct Loan (Unsubsidized)	###-##-0006	Loan Origination Acknowledgment	Loan Origination Change Acknowledgment Disbursement Acknowledgment Booking Notification

Student Profile Matrix				
Student Number	**Award Type**	**Student SSN**	**First Submission**	**Second Submission**
7 (Send)	Direct Loan (Unsubsidized)	###-##-0008	Loan Origination Record	N/A
7 (Receive)	Direct Loan (Unsubsidized)	###-##-0008	Loan Origination Acknowledgment	N/A

3.4   Preparing the Test Environment

It is necessary to define separate, independent regions for test and production data. Before proceeding with testing, a school must verify that the method defined is valid and that any test data created does not mix with live production data within a school's environment.

Verification of the COD logical date for each school testing date is required. This date must also be used to create the input file(s).

3.5   Setting System Defaults

For the Testing Process, any defaults in a school's system should be set as follows:

- **Institution Code = individual school code**

- **For Pell:**

  o   Cost of Attendance = 9000
  o   Enrollment Status = 1 (Full-time)
  o   Academic Calendar = 3 (Semesters)
  o   Payment Methodology = Formula 1
  o   Estimated Disbursement Date #1 = 07/02/2002
  o   Estimated Disbursement Date #2 = 07/15/2002

- **For Direct Loan:**

  o   Promissory Note Print Options = Promissory note prints on-site at school
  o   Disclosure Statement Print Option = COD prints and sends to borrower
  o   Subsidized/Unsubsidized Fee Percentage = 3.00 %

o Interest Rebate Percentage = 1.50 %
o First Disbursement Date = 01/15/2002
o Second Disbursement Date = 02/15/2002
o Loan Period Start Date = 01/15/2002
o Loan Period End Date = 12/15/2002
o Student's Academic Year Start Date = 01/15/2002
o Student's Academic Year End Date = 12/15/2002

Note: The loan period start and end dates must be equal to or within the Student's academic year start and end dates.

3.6   First Submission Cycle

In the first submission cycle, a school originates three Pell Grants and four Direct Loans. If a school does not participate in Pell, it may skip ahead to case #4. Conversely, if a school does not participate in Direct Loans, skip test cases 4-7.

- ▪ **Three Pell Grants**
- ▪ **Three Direct Subsidized loans**
- ▪ **Two Direct Unsubsidized loans**

Once the loans are originated, a school creates two files (batches) to be sent to COD:

First Submission Cycle File One			
File Description	**Batch Type**	**Message Class**	**Number of Records in File Detail**
Pell Origination	#O	PTOR03IN	3
Full Loan (Subsidized/Unsubsidized) Origination	#D	DTSF03IN	4

COD processes the files, and the school will receive two files from COD in return:

First Submission Cycle File Two			
File Description	**Batch Type**	**Message Class**	**Number of Records in File Detail**
Pell Origination Acknowledgment	#O	PTOA03OP	3
Full Loan (Subsidized/Unsubsidized) Origination Acknowledgment	#D	DTSF03OP	4

The following steps assist a school in completing these tasks:

Case #1—Pell Grant	
Step	**Action/Input**
1	Create a Pell Origination for Student #1 with an SSN = ###-##-0001, where ###-## represents the five characters of the specified test mailbox (TG Number). **For example:** If the specified test mailbox is TG77778, the SSN for this student is 777-78-0001.

2	If you have loaded the provided Test ISIR file, some of the following data for this Pell transmission may already be available in your system.
	
	 Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	
	 Student data:
	
	     Student's Current SSN: "###-##-0001"
	
	     Student's Date of Birth: "01/01/1981"
	
	     Student's Last Name: "Test1"
	
	     Student's First Name: "Student"
	
	     Student's Middle Initial: "P"
	
	 Award specific data:
	
	     Origination ID: (on ISIR)
	
	     Original SSN: "###-##-0001"
	
	     Original Name Code: (on ISIR)

Case #1—Pell Grant	
Step	**Action/Input**
	Attended Campus Pell-ID: ###### (school code)
	Award Amount for entire school year: "4000.00"
	Estimated Disbursement Date #1: "07/02/2002"
	Estimated Disbursement Date #2: "07/15/2002"
	Enrollment Date: "07/01/2002"
	Transaction #: "01"
	Expected Family Contribution (EFC): "0"
	(Secondary EFC is NOT used in this test case)
	Academic Calendar: "3" (semesters)
	Payment Methodology: "1"
	Cost of Attendance: 9000
	Enrollment Status: "1" (full-time)
3	Save the record in your system.

Case #2—Pell Grant	
Step	**Action/Input**
4	Create a Pell Origination for Student #2 with an SSN = ###-##-0002, where ###-## represents the five characters of the specified test mailbox (TG Number).
	For example: If the specified test mailbox is TG77778, the SSN for this student is 777-78-0002.
5	If you have loaded the provided Test ISIR file, some of the following data for this Pell transmission may already be available in your system.
	Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	Student data:
	Student's Current SSN: "###-##-0002"
	Student's Date of Birth: "02/02/1982"
	Student's Last Name: "Test2"
	Student's First Name: "Student"

Case #2—Pell Grant	
Step	**Action/Input**
	Student's Middle Initial: "P"
	Award specific data:
	Origination ID: (on ISIR)
	Original SSN: "###-##-0002"
	Original Name Code: (on ISIR)
	Attended Campus Pell-ID: ###### (school code)
	Award Amount for entire school year: "850.00"
	Estimated Disbursement Date #1: "07/02/2002"
	Estimated Disbursement Date #2: "07/15/2002"
	Enrollment Date: "07/01/2002"
	Transaction #: "01"
	Expected Family Contribution (EFC): "3119"
	(Secondary EFC is NOT used in this test case)
	Academic Calendar: "3" (semesters)
	Payment Methodology: "1"
	Cost of Attendance: 9000
	Enrollment Status: "1" (full-time)
6	Save the record in your system.

Case #3—Pell Grant	
Step	**Action/Input**
7	Create a Pell Origination for Student #3 with an SSN = ###-##-0003, where ###-## represents the five characters of the specified test mailbox (TG Number). **For example:** If the specified test mailbox is TG77778, the SSN for this student is 777-78-0003.
8	If you have loaded the provided Test ISIR file, some of the following data for this Pell transmission may already be available in your system. Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.

Case #3—Pell Grant	
Step	**Action/Input**
	Student data:
	Student's Current SSN: "###-##-0003"
	Student's Date of Birth: "03/03/1982"
	Student's Last Name: "Test3"
	Student's First Name: "Student"
	Student's Middle Initial: "P"
	Award specific data:
	Origination ID: (on ISIR)
	Original SSN: "###-##-0003"
	Original Name Code: (on ISIR)
	Attended Campus Pell-ID: ###### (school code)
	Award Amount for entire school year: "4000"
	Estimated Disbursement Date #1: "07/02/2002"
	Estimated Disbursement Date #2: "07/15/2002"
	Enrollment Date: "07/01/2002"
	Transaction #: "01"
	Expected Family Contribution (EFC): "0"
	(Secondary EFC is NOT used in this test case)
	Academic Calendar: "3" (semesters)
	Payment Methodology: "1"
	Cost of Attendance: 9000
	Enrollment Status: "1" (full-time)
9	Save the record in your system.
10	This is the last Pell record to be created for transmission to COD. The data file for the Pell records can be prepared now. The file should use the message class PTOR03IN with a batch type of #O.
	Once this file has been created, compare it with the expected results provided by COD Customer Service. (The record layout for this file is provided in the 2002-2003 Federal Pell Grant Program Technical

Case #3—Pell Grant	
Step	**Action/Input**
	Reference.)

Case #4—Subsidized Loan	
Step	**Action/Input**
11	Create a Subsidized Loan Origination record for Student #4 with an SSN = ###-##-0004, where ###-## represents the five characters of the specified test mailbox (TG Number). **For example:** If the specified test mailbox is TG77778, the SSN for this student is be 777-78-0004.
12	Verify that the Loan ID created by the system is correct. For the aforementioned example, the Loan ID should be 777780004S03G77778001.

13	If you have loaded the provided Test ISIR file, some of the following data for this subsidized loan transmission may already be available in your system.
	
	Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	
	Student data:
	
	    Student's Last Name: "Test4"
	
	    Student's First Name: "Student"
	
	    Student's Middle Initial: "S"
	
	    Student's Permanent Address:"4 Main Street"
	    "Newark, NJ 07111"
	
	    Student's Telephone Number: "444-444-4444"
	
	    Student's Local Address:"4 Main Street"
	    "Newark, NJ 07111"
	
	    Student's E-mail Address: "Test4@testing.edu"
	
	    Student's Birth Date: "04/04/1980"
	
	    Student's Citizenship: "1"(U.S. Citizen)
	
	    Student's Alien Registration Number:: "blank"
	
	    Student's Default on Education Loans: "N" (No, not in default)
	
	    Student's College Grade Level: "2" (2nd year, sophomore)
	
	    Dependency Status: "D"

Case #4—Subsidized Loan	
Step	**Action/Input**
14	Loan-specific data:
	Loan Period Start Date: "01/15/2002"
	Loan Period End Date: "12/15/2002"
	Loan Amount: "3225"
	(Student's) Academic Year Start Date: "01/15/2002"
	(Student's) Academic Year End Date: "12/15/2002"
	Additional Unsubsidized Eligibility up to Health Profession Programs Amount: "blank"
	Note: If a school's system does not automatically generate a loan origination date, the school must enter a loan origination date on its record layout. Otherwise, COD rejects the origination record.
15	Anticipated Disbursement data:
	1st Anticipated Disbursement Date: "01/15/2002"
	1st Anticipated Disbursement Gross Amount "1613"
	Disbursement Fee Amount: "48"
	Interest Rebate Amount: "24"
	Disbursement Net Amount "1589"
	2nd Anticipated Disbursement Date: "02/15/2002"
	2nd Anticipated Disbursement Gross Amount: "1612"
	Disbursement Fee Amount: "48"
	Interest Rebate Amount: "24"
	Disbursement Net Amount "1588"
16	Save the record on your system.

Case #5—Subsidized Loan	
Step	**Action/Input**
17	Create a Subsidized Loan Origination record for Student #5 with an SSN

Case #5—Subsidized Loan	
Step	**Action/Input**
	= ###-##-0005, where ###-## represents the five characters of the specified test mailbox (TG Number).
	For example: If the specified test mailbox is TG77778, the SSN for this student will be 777-78-0005.
18	Verify that the Loan ID created by the system is correct. For the aforementioned example, the Loan ID should be 777780005S03G77778001.
19	If you have loaded the provided Test ISIR file, some of the following data for this subsidized loan transmission may already be available in your system.
	Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	Student data:
	Student's Last Name: "Test5"
	Student's First Name: "Student"
	Student's Middle Initial: "U"
	Student's Permanent Address: "5 Main Street" "Newark, NJ 07111"
	Student's Telephone Number: "555-555-5555"
	Student's Local Address: "5 Main Street" "Newark, NJ 07111"
	Student's E-mail Address: "Test5@testing.edu"
	Student's Birth Date: "05/05/1981"
	Student's Citizenship: "1" (U.S. Citizen)
	Student's Alien Registration Number: "blank"
	Student's Default on Education Loans: "N" (No, not in default)
	Student's College Grade Level: "3" (3rd year, Junior)
	Dependency Status: "I"
20	Loan-specific data:
	Loan Period Start Date: "01/15/2002"
	Loan Period End Date: "12/15/2002"
	Loan Amount: "5000"

Case #5—Subsidized Loan	
Step	**Action/Input**
	(Student's) Academic Year Start Date: "01/15/2002"
	(Student's) Academic Year End Date: "12/15/2002"
	Additional Unsubsidized Eligibility up to Health Profession Programs Amount: "blank"
	Note: If a school's system does not automatically generate a loan origination date, the school must enter a loan origination date on its record layout. Otherwise, COD rejects the origination record
21	Anticipated Disbursement data:
	1st Anticipated Disbursement Date: "01/15/2002"
	1st Anticipated Disbursement Gross Amount "2500"
	Disbursement Fee Amount: "75"
	Interest Rebate Amount: "38"
	Disbursement Net Amount "2463"
	2nd Anticipated Disbursement Date: "02/15/2002"
	2nd Anticipated Disbursement Gross Amount: "2500"
	Disbursement Fee Amount: "75"
	Interest Rebate Amount: "38"
	Disbursement Net Amount "2463"
22	Save the record to your system.

Case #6—Unsubsidized Loan	
Step	**Action/Input**
23	Create an Unsubsidized Loan Origination record for Student #6 with an SSN = ###-##-0006, where ###-## represents the five characters of the specified test mailbox (TG Number).
	For example: If the specified test mailbox is TG77778, the SSN for this student is 777-78-0007.
24	Verify that the Loan ID created by the system is correct. For the aforementioned example, the Loan ID should be 777780006U03G77778001.
25	If you have loaded the provided Test ISIR file, some of the following data for this unsubsidized loan transmission may already be available in your system.

Case #6—Unsubsidized Loan	
Step	**Action/Input**
	Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	Student data:
	Student's Last Name: "Test6"
	Student's First Name: "Student"
	Student's Middle Initial: "S"
	Student's Permanent Address: "6 Main Street" "Newark, NJ 07111"
	Student's Telephone Number: "666-666-6666"
	Student's Local Address: "6 Main Street" "Newark, NJ 07111"
	Student's E-mail Address: "Test6@testing.edu"
	Student's Birth Date: "06/06/1978"
	Student's Citizenship: "1" (U.S. Citizen)
	Student's Alien Registration Number: "blank"
	Student's Default on Education Loans: "N" (No, not in default)
	Student's College Grade Level: "6" (graduate student)
	Dependency Status: "I"
26	Loan-specific data:
	Loan Period Start Date: "01/15/2002"
	Loan Period End Date: "12/15/2002"
	Loan Amount: "3225"
	(Student's) Academic Year Start Date: "01/15/2002"
	(Student's) Academic Year End Date: "12/15/2002"
	Additional Unsubsidized Eligibility up to Health Profession Programs Amount: "blank"
	Note: If a school's system does not automatically generate a loan origination date, the school must enter a loan origination date on its record layout. Otherwise, COD rejects the origination record.
27	Anticipated Disbursement data:
	1st Anticipated Disbursement Date: "01/15/2002"

Case #6—Unsubsidized Loan	
Step	**Action/Input**
	1st Anticipated Disbursement Gross Amount: "1613"
	Disbursement Fee Amount: "48"
	Interest Rebate Amount: "24"
	Disbursement Net Amount: "1589"
	2nd Anticipated Disbursement Date: "02/15/2002"
	2nd Anticipated Disbursement Gross Amount: "1612"
	Disbursement Fee Amount: "48"
	Interest Rebate Amount "24"
	Disbursement Net Amount: "1588"
28	Save the record to your system.

Case #7—Subsidized and Unsubsidized Loan	
Step	**Action/Input**
29	Create a Subsidized Loan Origination record for Student #7 with an SSN = ###-##-0007, where ###-## represents the five characters of the specified test mailbox (TG Number). **For example:** If the specified test mailbox is TG77778, the SSN for this student is 777-78-0007.
30	Verify that the Loan ID created by the system is correct. For the aforementioned example, the Loan ID should be 777780007S03G77778001.
31	If you have loaded the provided Test ISIR file, some of the following data for this subsidized loan transmission may already be available in your system. Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary. Student data: Student's Last Name: "Test7" Student's First Name: "Student" Student's Middle Initial: "S" Student's Permanent Address: "7 Main Street" "Fort Lauderdale, FL 37781"

Case #7—Subsidized and Unsubsidized Loan	
Step	**Action/Input**
	Student's Telephone Number: "777-777-7777"
	Student's Local Address: "7 Main Street" "Fort Lauderdale, FL 37781"
	Student's E-mail Address: "Test7@testing.edu"
	Student's Birth Date: "07/07/1980"
	Student's Citizenship: "1" (U.S. Citizen)
	Student's Alien Registration Number: "blank"
	Student's Default on Education Loans: "N" (No, not in default)
	Student's College Grade Level: "2" (2nd year, sophomore) Dependency Status: "D"
32	Loan-specific data:
	Loan Period Start Date: "01/15/2002"
	Loan Period End Date: "12/15/2002"
	Loan Amount: "2000"
	(Student's) Academic Year Start Date: "01/15/2002"
	(Student's) Academic Year End Date: "12/15/2002"
	Additional Unsubsidized Eligibility up to Health Profession Programs Amount: "blank"
	Note: If a school's system does not automatically generate a loan origination date, the school must enter a loan origination date on its record layout. Otherwise, COD rejects the origination record.
33	Anticipated Disbursement data:
	1st Anticipated Disbursement Date: "01/15/2002"
	1st Anticipated Disbursement Gross Amount: "1000"
	Disbursement Fee Amount: "30"
	Interest Rebate Amount: "15"
	Disbursement Net Amount: "985"
	2nd Anticipated Disbursement Date: "02/15/2002
	2nd Anticipated Disbursement Gross Amount: "1000"
	Disbursement Fee Amount: "30

Case #7—Subsidized and Unsubsidized Loan	
Step	**Action/Input**
	Interest Rebate Amount "15
	Disbursement Net Amount: "985"
34	Save the record to your system.
35	Create an Unsubsidized Loan Origination record for Student #7 with an SSN = ###-##-0007, where ###-## represents the five characters of the specified test mailbox (TG Number).
	For example: If the specified test mailbox is TG77778, the SSN for this student is 777-78-0007.
36	Verify that the Loan ID created by the system is correct. For the aforementioned example, the Loan ID should be 777780007U03G77778001.
37	If you have loaded the provided Test ISIR file, some of the following data for this unsubsidized loan transmission may already be available in your system.
	Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	Student data:
	Student's Last Name: "Test7"
	Student's First Name: "Student"
	Student's Middle Initial: "S"
	Student's Permanent Address: "7 Main Street" "Fort Lauderdale, FL 37781"
	Student's Telephone Number: "777-777-7777"
	Student's Local Address: "7 Main Street" "Fort Lauderdale, FL 37781"
	Student's E-mail Address: "Test7@testing.edu"
	Student's Birth Date: "07/07/1980"
	Student's Citizenship: "1" (U.S. Citizen)
	Student's Alien Registration Number: "blank"
	Student's Default on Education Loans: "N" (No, not in default)
	Student's College Grade Level: "2" (2nd year, sophomore)
	Dependency Status: "D"
38	Loan-specific data:

Case #7—Subsidized and Unsubsidized Loan	
Step	**Action/Input**
	Loan Period Start Date: "01/15/2002"
	Loan Period End Date: "12/15/2002"
	Loan Amount: "1500"
	(Student's) Academic Year Start Date: "01/15/2002"
	(Student's) Academic Year End Date: "12/15/2002"
	Additional Unsubsidized Eligibility up to Health Profession Programs Amount: "blank"
	Note: If a school's system does not automatically generate a loan origination date, the school must enter a loan origination date on its record layout. Otherwise, COD rejects the origination record.
39	Anticipated Disbursement data:
	$\quad$ 1st Anticipated Disbursement Date: "01/15/2002"
	$\quad$ 1st Anticipated Disbursement Gross Amount: "750"
	$\quad\quad$ Disbursement Fee Amount: "22"
	$\quad\quad$ Interest Rebate Amount: "11"
	$\quad\quad$ Disbursement Net Amount: "739"
	$\quad$ 2nd Anticipated Disbursement Date: "02/15/2002"
	$\quad$ 2nd Anticipated Disbursement Gross Amount: "750"
	$\quad\quad$ Disbursement Fee Amount: "22"
	$\quad\quad$ Interest Rebate Amount "11"
	$\quad\quad$ Disbursement Net Amount: "739"
40	Save the record to your system.
41	The data file for the three subsidized and two unsubsidized loans can be prepared now. The file should use message class DTSF03IN with a batch type of #D. Once this file has been created, compare it with the expected results provided by COD Customer Service.

Send Files to COD	
Step	**Action/Input**
42	Transmit the two data files to COD via the SAIG. It is important to send the same files (PTOR03IN and DTSF03IN) created in steps 10 and 35 if the school participates in both Pell and Direct Loans programs.

Send Files to COD	
Step	**Action/Input**
43	The records transmitted to COD (PTOR03IN, DTSF03IN) are processed by the COD System the next business day. Acknowledgments are placed on the SAIG to be retrieved by the school.

Receive Acknowledgments from COD	
Step	**Action/Input**
44	Import the Pell Origination Acknowledgment into the school's system. The message class should be PTOA03OP, and the batch type should be #O. Compare the file with the expected results provided by COD Customer Service.
45	Import the Direct Loan Full Loan Origination Acknowledgment into the school's system. The message class should be DTSF03OP, and the batch type should be #D. Compare the file with the expected results provided by the COD Customer Service. **Note:** In addition to the loan status, this acknowledgement provides the MPN Status and MPN Indicator for each loan record.
46	COD verifies the results and the successful completion of the first submission cycle. The school should not proceed to the second submission cycle until it receives a verification call from COD regarding Cycle 1.

3.7 Second Submission Cycle

In the second submission cycle, the school performs the following steps:

- Submit updates to the Pell origination record for Student #2
- Create Pell disbursement records for Student #2 and #3.
- Create Direct Loan change records for Student #4, and #6.
- Create Direct Loan first actual disbursement records for Student #4, #5 and #6.

Note: Student #1 and Student #7 are not part of Cycle 2.

If a school does not participate in Pell, it may skip ahead to case #4. Conversely, if a school does not participate in Direct Loans, skip test cases 4-6

Once the school creates the additional origination records, change records, and the actual disbursement records, it generates four files (batches) to be sent to COD:

Files Sent to COD			
File Description	**Batch Type**	**Message Class**	**Number of Records in File Detail**
Pell Origination	#O	PTOR03IN	1
Pell Disbursement	#D	PTDR03IN	2
DL Loan Origination Change Record	#E	DTSC03IN	2
DL Disbursement Record	#H	DTSD03IN	3

COD processes the files and sends the school five files:

Files Processed by COD			
File Description	**Batch Type**	**Message Class**	**Number of Records in File Detail**
Pell Origination Acknowledgment	#O	PTOA03OP	1
Pell Disbursement Acknowledgement	#D	PTDA03OP	2
DL Loan Origination Change Acknowledgment	#E	DTOC03OP	2
DL Disbursement Acknowledgment	#H	DTOD03OP	3
DL Booking Notification	#B	DTOD03OP	3

The following steps assist the school in completing these tasks:

Steps for Schools	
Step	**Action/Input**
0	For the purpose of this test, promissory notes and promissory note acknowledgments are not generated. During Cycle 1, COD simulated MPNs on file for these students and the loan records were linked to the notes. The MPN status was returned in Cycle 1 on the DL Loan Origination Acknowledgement. **Case # 1 (Pell) and Case #7 (Direct Loan) are NOT in Cycle 2.**

Case #2—Pell	
Step	**Action/Input**
1	Retrieve the Pell record for student ###-##-0002.
2	Create a Pell Disbursement #1: Origination ID: (on ISIR) Disbursement Reference Number: "01" Debit/Credit Indicator Flag: "P" (positive) Disbursement Amount: " 425.00" Disbursement Date: "2002-07-02 Payment Period Start Date "2002-07-01"
3	Save the record in your system.

Case #3—Pell	
Step	**Action/Input**
4	Retrieve the Pell record for student ###-##-0003.
5	Create a Pell Disbursement #1: Origination ID: (on ISIR) Disbursement Reference Number: "01" Debit/Credit Indicator Flag: "P" (positive) Disbursement Amount: "2000.00" Disbursement Date: "2002-07-02" Payment Period Start Date "2002-07-01"
6	Create a Pell Disbursement #2: Origination ID: (on ISIR) Disbursement Reference Number: "02" Debit/Credit Indicator Flag: "P" (positive) Disbursement Amount: "2000.00" Disbursement Date: "2002-07-15" Payment Period Start Date "2002-07-01"
7	Save the record in your system.

Case #4—Subsidized Loan	
Step	**Action/Input**
8	Retrieve the Subsidized record for student ###-##-0004.

9	Create a Loan Origination Change record for this loan.
	
	Change the Student's SSN:
	  From: "###-##-0004" **To:** "###-##-1004"
	
	Change the Student's Last Name:
	  From: "Test4" **To:** "Change4"
	
	Change the permanent address:
	  From: "4 Main Street" **To:** "4 Moved Street"
	  From: "Newark" **To:** "Portland"
	  From: "NJ" **To:** "OR"
	  From: "07111" **To:** "97232"

10	Create a Disbursement Record for the first actual disbursement: Disbursement Number: "1" Disbursement Activity: "D" Transaction Date: "01/15/2002" Disbursement Sequence Number: "01" 1st Disbursement Gross Amount: "1613" Fee Amount: "48" Interest Rebate Amount: "24" Disbursement Net Amount: "1589"
11	Save the record to your system.

Case #5—Subsidized Loan	
Step	**Action/Input**
12	Retrieve the Subsidized record for student ###-##-0005.
13	Create a Disbursement Record for the first actual disbursement: Disbursement Number: "1" Disbursement Activity: "D" Transaction Date: "01/15/2002"

Case #5—Subsidized Loan	
Step	**Action/Input**
	Disbursement Sequence Number: "01"
	Gross Amount: "2500"
	(-)Fee Amount: "75"
	(+)Interest Rebate Amount: "38"
	Net Amount: "2463"
14	Save the record to your system.

Case #6—Unsubsidized Loan	
Step	**Action/Input**
15	Retrieve the Unsubsidized record for student ###-##-0006.
16	Create a Loan Origination Change record for this loan.
	Change the Loan Amount Approved: **From:** 3225 **To:** 2800
	Change the first anticipated disbursement:
	Gross Amount **From:** "1613" **To:** "1400"
	Fee Amount **From:** "48" **To:** "42"
	Interest Rebate Amount: **From:** "24" **To:** "21"
	Net Amount: **From:** "1589" **To:** "1379"
	Change the second anticipated disbursement as follows:
	Disbursement Gross Amount: **From:** "1612" **To:** "1400"
	Fee Amount: **From:** "48" **To:** "42"
	Interest Rebate Amount: **From:** "24" **To:** "21"
	Net Amount: **From:** "1588" **To:** "1379"
17	Save the record to your system before proceeding.
18	Create a Disbursement Record for the first actual disbursement:
	Disbursement Number: "1"
	Disbursement Activity: "D"
	Transaction Date: "01/15/2002"
	Disbursement Sequence Number: "01"
	1st Disbursement Gross Amount: "1400"
	Fee Amount: "42"

Case #6—Unsubsidized Loan	
Step	**Action/Input**
	Interest Rebate Amount: "21"
	Net Amount: "1379"
19	Save the record to your system.

Send Files to COD	
Step	**Action/Input**
20	The data files for the Pell Originations can be prepared now. The file should use message class PTOR03IN with a batch type of #O. Once this file has been created, compare it with the expected results provided by COD Customer Service.
21	The data files for the Pell Disbursements can be prepared now. The file should use message class PTDR03IN with a batch type of #D. Once this file has been created, compare it with the expected results provided by COD Customer Service.
22	The data files for the DL Loan Origination Change Records can be prepared now. The file should use message class DTSC03IN with a batch type of #E. Once this file has been created, compare it with the expected results provided by COD Customer Service.
23	The data files for the DL Disbursement Records can be prepared now. The file should use message class DTSD03IN with a batch type of #H. Once this file has been created, compare it with the expected results provided by COD Customer Service.
24	Transmit the four data files to COD via the SAIG.
25	The records transmitted to COD are processed by COD the next business day. Acknowledgments are placed on the SAIG for the school to retrieve.

	Receive Acknowledgments from COD	
Step	**Action/Input**
26	Import the Pell Origination Acknowledgment into the school's system. The message class should be PTOA03OP, and the batch type should be #O. Compare the file with the expected results provided by COD Customer Service.
27	Import the Pell Disbursement Acknowledgment into the school's system. The message class should be PTDA03OP, and the batch type should be #D. Compare the file with the expected results provided by COD Customer Service.
28	Import the DL Loan Origination Change Acknowledgment into the school's system. The message class should be DTOC03OP, and the batch type should be #E. Compare the file with the expected results provided by COD Customer Service.
29	Import the DL Disbursement Acknowledgment into the school's system. The message class should be DTOD03OP, and the batch type should be #H. Compare the file with the expected results provided by COD Customer Service.
30	Import the DL Booking Notification into the school's system. The message class should be DTOD03OP, and the batch type should be #B. Compare the file with the expected results provided by COD Customer Service
31	COD verifies the results and successful completion of the second submission cycle.

4.0 Wrap-Up

This section describes the final steps associated with the testing process and provides some suggestions for the school during the conversion to a production status.

4.1 Notification of Results

COD notifies the contact person at the participating school of the results of each test submission cycle. If problems are discovered, a retest is scheduled. The contact person should be available during the testing period to assist, analyze problems, and coordinate any follow-up tests that may be required.

4.2 Preparing for Conversion

The school should clean out the system (for example, remove all test data) before sending production data. Ensure that the system date is changed

back to the current date and that message classes and destinations have
been changed from 'test' to 'production.'

Warning: All test data must be removed from a school's system prior to
beginning actual processing and before sending production (live) data to
COD.

Warning: Test Message Classes and the Test Destination Mailbox
CANNOT be used to process production data.

4.3   First Live Batch Recommendations

Once the testing process is successfully completed, COD converts the
school's status on the COD system from testing to production and prepares
to receive production (live) data from the school.

COD Full Participant Test Case Guide For Phases III and IV

Introduction

A Full Participant is a school that submits the Common Record in XML format to the COD System for the origination and disbursement of Pell Grants and Direct Loans over the Student Aid Internet Gateway (SAIG). This replaces the submission of multiple fixed-length files for each program.

1.0 Test Data Sent from the Schools to the COD System

This section provides an overview of the records schools send to COD during the Full Participant testing process. Each type of record and its general functionality are described. General test conditions are also discussed.

1.1 Common Records

The Common Origination and Disbursement Record is one single record utilized across programs for both origination and disbursement processed by COD. In the interest of simplification, Pell Recipient Financial Management System (RFMS) and Direct Loan Origination System (DLOS) are integrated into COD. The COD design uses a new Common Record with common data elements, definitions, edits, and structure for Pell Grants and Direct Loans. The record has the same layout for all programs, yet all data elements are not required for each transmission for each program. This new record layout relies on a new technology format called *XML.* To initiate processing, schools send common origination and disbursement records to the COD System via the SAIG. For school testing, the Common Record is submitted using the message class **CRTESTIN**.

Upon receipt of a Common Record in XML format, the COD System performs an immediate check to determine if the Common Record is readable. If the Common Record is readable and complies with the XML schema, the COD System returns a Receipt. If a Common Record passes the XML schema match, the Common Record is processed and a Response is returned to the school. For school testing, the Receipt and Response is returned using the message class **CRTESTOP**.

The predefined test data covers scenarios for thirteen students with the following awards:

- Three students with Pell Grant awards

- Five students with Direct Loan awards

- Five students with a combination of awards

The Common Record is provided in the *Appendix C – Common Record Layout.*

Expected results of the Common Records are provided by COD Customer Service prior to the school's test date.

1.2   Edit Only Records

For Pell Grants and Direct Loans, the Edit-Only option is exercised as a preliminary edit check, and is similar to the origination record in RFMS and DLOS. Schools can submit Edit-Only Records with disbursement information and a payment trigger = false. With a Payment Trigger = false, the disbursements are NOT considered Actual Disbursements and are not posted. In addition, for Direct Loans, the Edit-Only option provides the loan's MPN status, the loan appears on the Pending Disbursement List report and if appropriate, COD can print a Disclosure Statement for the loan.

Edit Only records are housed in a holding area where they are accessible for changes. Edit-Only records are submitted in the same respect as the Common Origination and Disbursement Record using the same message class of **CRTESTIN**.

COD validates each Edit Only record and updates the COD Database. A receipt and response are created and returned to the school.
Testing with the predefined test data covers changes to student demographic data, payment triggers and award amounts.

Record layouts for the Edit Only Common Records are provided in *Appendix C - Common Record Layout.*

Expected results of the Edit-Only Common Records are provided by COD Customer Service prior to the school's test date.

2.0 Test Data Received by the Schools from COD

This section provides an overview of the different record types that are received by a school from COD during the test process.

2.1 Common Record Receipts

The COD System returns a receipt after it performs an XML Schema check. The receipt is sent to the Full Participant after the Common Record is received by the COD System, but before actual processing of the Common Record. This receipt is sent using the message class **CRTESTOP**.

Record layouts for the Receipt elements are provided in the *Appendix C – Common Record Layout*.

Expected results of the Common Record Receipts are provided by COD Customer Service prior to the school's test date.

2.2 Common Record Response

The Common Record Response is sent back to the school after processing is complete. This Response contains updated information including edit comments and rejects, if necessary.

Schools have the option of selecting between a standard and full Common Record Response. Schools that choose Full Response contains the original Common Record sent by the school and the rejected data elements and reasoning. Schools that select a Standard Response do not get back all of the information that they sent in, but only the rejected data elements and error reasons or comments. It is recommended that during this testing process, Full Responses be requested. Test Responses are sent using the message classes CRTESTOP.

Record layouts for the Common Record Responses are provided in *Appendix C – Common Record Layout.*

Expected results of the Common Record Responses are provided by COD Customer Service prior to the school's test date.

3. Test Execution

In this section, record profiles are described for each test case and test scripts are provided. Use these test scripts in conjunction with the *Appendix C – Common Record Layout.* Specific data are defined, and step-by-step instructions for executing the test are provided. Below is a checklist of the major steps in the testing process:

Testing Checklist		
Step	**Task**	**Task Completed**
1	Scheduled test date with COD Customer Service.	
2	Prepare a test environment using a Test Destination Mailbox, Test message classes, School Entity ID, and specified COD forward system date.	
3	Receive a Technical Readiness Call from COD Customer Service.	
4	Prepare the test data (received from COD) for Submission Cycle 1 using the Test Common School Code	
5	Send the test data to COD via the SAIG.	
6	Receive notification from COD that the Receipt and Response are on the SAIG. Pulled the Receipt and Response into the school COD system.	
7	Repeat steps 4 through 6 for Submission Cycle 2.	
8	Receive notification from COD that the testing cycle is complete.	

Testing Checklist		
Step	**Task**	**Task Completed**
9	Reset the school's system defaults for production, and verify that the test data is deleted or all test loans are adjusted to $0. **Note:** If the school does not reset the defaults, it may cause errors to the production data. Remember to change the school test environment system date back to the correct current date.	

3.1   Test Loan Profiles

Case #1: Student 1 applies for a Federal Pell Grant. The student (Student 1) is a graduate student (Grade level = 7), and is not Pell Eligible in CPS. The first submission contains the Origination and Disbursement Common Record. The school receives a Response indicating the Pell award is rejected. Therefore, this case is not included in the second submission cycle.

Case #2: Student 2 applies for a Federal Pell Grant. This student is a second-year student (Grade level = 2), and is eligible for a Pell Grant. The first submission contains the Origination and Disbursement Common Record with a Payment Trigger = true. The student is awarded $850.

Case #3: Student 3 applies for a Federal Pell Grant. This student is an incoming first-year student (Grade level = 0), and is eligible for a Pell Grant. The first submission contains the Origination and Disbursement Common Record with a Payment Trigger = true. The student is awarded $4000. The second Common Record contains a disbursement with a payment trigger = true for a second actual disbursement.

Case #4: Student 4 applies for a Direct Subsidized loan. This student is a second-year student (Grade level = 2), and the loan is for $3,225. The first

submission contains an Edit-Only Common Record with disbursement information and a Payment Trigger = false. The second submission includes a change in the student's social security number, last name and address.

Case #5: Student 5 applies for a Direct Subsidized loan. This student is a third-year student (Grade level = 3), and the loan is for $5,000. The first submission contains an Edit-Only Common Record with disbursement information and a Payment Trigger = false. The second submission includes a Release Record with a Payment Trigger = true and a change in the date of the actual disbursement.

Case # 6: Student 6 applies for a Direct Unsubsidized loan. This student is a graduate student (Grade level = 6), and the loan is for $3,225. The first submission contains the Edit-Only Common Record with disbursement information and a Payment Trigger = false. The second submission includes a decrease in the award amount and disbursement amounts.

Case #7: Student 7 applies for a Direct Subsidized loan and Direct Unsubsidized loan. This student is a second-year student (Grade level = 2). The first submission contains the Origination and Disbursement Common Record with a payment trigger = true for both awards. The student is awarded a subsidized loan for $2000 and an unsubsidized loan for $1500. The second submission includes a Release Record with a Payment Trigger = true for the second actual disbursement for both loan awards.

Case #8: Student 8 applies for a Direct Subsidized loan. This student is a second-year student (Grade level = 2). The first submission contains the Edit-Only Common Record with disbursement information and a Payment Trigger = false. The student is awarded a subsidized loan for $2000. The second submission includes a Release Record with a Payment Trigger = true for the first actual disbursement.

Case #9: **Student 9** applies for a Direct Subsidized and Unsubsidized loan. This student is an incoming first-year student (Grade level = 0). The first submission contains the Origination and Disbursement Common Record with a Payment Trigger = true for both loans. The student is awarded a subsidized loan for $2000 and an unsubsidized loan for $3000. The second submission includes an update of the student's date of birth.

Case #10: **Student 10** applies for a Pell Grant and a Direct Subsidized loan. This student is a third-year student (Grade level = 3). The first submission contains the Origination and Disbursement Common Record with a payment trigger = true for both awards. The student is awarded a Pell Grant for $2950 and a subsidized loan for $1000.

Case #11: **Student 11** applies for a Pell Grant, Direct Subsidized loan, and a Direct Unsubsidized loan. This student is a fourth-year student (Grade level = 4). The first submission contains the Origination and Disbursement Common Record with a Payment Trigger = true for all three awards. The student is awarded a Pell Grant of $3850, a subsidized loan for $4000, and an unsubsidized loan for $4000. The second submission includes a change the student's citizenship.

Case #12: **Student 12** applies for a Pell Grant, Direct Subsidized loan, and a Direct Unsubsidized loan. This student is a fifth-year student (Grade level = 5). The first submission contains the Origination and Disbursement Common Record with a payment trigger = true for all three awards. The student is awarded a Pell Grant of $2450, a subsidized loan for $5500, and an unsubsidized loan for $3500. The second submission includes the adjustment to $0 of the unsubsidized award amount and first disbursement.

Case #13: **Student 13** applies for a Direct Subsidized loan and a Direct Unsubsidized loan. This student is a seventh-year graduate student (Grade level = 7). The first submission contains the Origination and Disbursement Common Record and Payment Trigger = true for the two loans. The

student is awarded a subsidized loan for $1000 and an unsubsidized loan for $6000. The second submission includes the increase of the subsidized loan award amount and disbursement amounts and a decrease of the unsubsidized loan award amount and disbursement amounts.

3.2 Creating Unique Social Security Numbers

Because there are a large number of schools participating in this test, it is desirable to have unique Social Security numbers (SSNs) submitted for test records. The following formula is recommended to generate the SSNs for the school test data. The ISIRs the COD System provides for test data contain the last five characters of the school TG mailbox number as the first five numbers of each SSN. For example, if a school TG mailbox number is TG77778 and the test data defines a SSN of ###-##-0001, use 777-78-0001.

Note: Student data will be provided by COD via ISIR files.

3.3 Student Profile Matrix

Student Profile Matrix				
Student Number	**Award Type**	**Student SSN**	**First Submission**	**Second Submission**
1 (Send)	Pell	###-##-0001	Full Common Record	N/A
1 (Receive)	Pell	###-##-0001	Receipt Response—Reject	N/A
2	Pell	###-##-0002	Full Common Record	2nd Actual Disbursement

Student Profile Matrix				
Student Number	**Award Type**	**Student SSN**	**First Submission**	**Second Submission**
(Send)			Record w/Payment Trigger = true	Disbursement
2 (Receive)	Pell	###-##-0002	Receipt Response Booking Notification	Receipt Response
3 (Send)	Pell	###-##-0003	Full Common Record w/Payment Trigger = true	2nd Actual Disbursement
3 (Receive)	Pell	###-##-0003	Receipt Response Booking Notification	Receipt Response
4 (Send)	Direct Loan (Subsidized)	###-##-0004	Edit-Only Record with disbursement information and Payment Trigger = false	Change to SSN, last name, and student permanent address
4 (Receive)	Direct Loan (Subsidized)	###-##-0004	Receipt Response	Receipt Response Booking Notification
5 (Send)	Direct Loan (Subsidized)	###-##-0005	Edit-Only Record with disbursement	Release Record w/Payment Trigger = true

Student Profile Matrix				
Student Number	**Award Type**	**Student SSN**	**First Submission**	**Second Submission**
			information and Payment Trigger = false	Change to disbursement date
5 (Receive)	Direct Loan (Subsidized)	###-##-0005	Receipt Response	Receipt Response Booking Notification
6 (Send)	Direct Loan (Unsubsidized)	###-##-0006	Edit-Only Record with disbursement information and Payment Trigger = false	Update award amount and disbursement amounts
6 (Receive)	Direct Loan (Unsubsidized)	###-##-0006	Receipt Response	Receipt Response
7 (Send)	Direct Loans (Subsidized & Unsubsidized)	###-##-0007	Full Common Record w/Payment Trigger = true	2nd Actual Disbursements
7 (Receive)	Direct Loan (Subsidized & Unsubsidized)	###-##-0007	Receipt Response Booking Notification	Receipt Response Booking Notification

Student Profile Matrix				
Student Number	**Award Type**	**Student SSN**	**First Submission**	**Second Submission**
8 (Send)	Direct Loan (Subsidized)	###-##-0008	Edit-Only Record w/ Payment Trigger = false	Release Record w/Payment Trigger = true
8 (Receive)	Direct Loan (Subsidized)	###-##-0008	Receipt Response	Receipt Response Booking Notification
9 (Send)	Direct Loans (Subsidized & Unsubsidized)	###-##-0009	Full Common Record w/Payment Trigger = true	Update Date of Birth
9 (Receive)	Direct Loans (Subsidized & Unsubsidized)	###-##-0009	Receipt Response Booking Notification	Common Record Receipt Common Record Response
10 (Send)	Pell & Direct Loan (Unsubsidized)	###-##-0010	Full Common Record w/Payment Trigger = true	N/A
10 (Receive)	Pell & Direct Loan (Unsubsidized)	###-##-0010	Receipt Response Booking Notification	N/A

Student Profile Matrix				
Student Number	**Award Type**	**Student SSN**	**First Submission**	**Second Submission**
11 (Send)	Pell & Direct Loans (Subsidized & Unsubsidized)	###-##-0011	Full Common Record w/Payment Trigger = true	Update student citizenship
11 (Receive)	Pell & Direct Loans (Subsidized & Unsubsidized)	###-##-0011	Receipt Response Booking Notification	Receipt Response
12 (Send)	Pell & Direct Loans (Subsidized & Unsubsidized)	###-##-0012	Full Common Record w/Payment Trigger = true	Adjust unsubsidized award amount and 1st Actual Disbursement to $0
12 (Receive)	Pell & Direct Loans (Subsidized & Unsubsidized)	###-##-0012	Receipt Response Booking Notification	Receipt Response
13 (Send)	Direct Loans (Subsidized & Unsubsidized)	###-##-0013	Full Common Record w/Payment Trigger = true	Adjustments for 1st Actual Disbursements for both loans
13 (Receive)	Direct Loans (Subsidized & Unsubsidized)	###-##-0013	Receipt Response Booking Notification	Receipt Response

3.4 Preparing the Test Environment

It is necessary to define separate, independent regions for the school test and production data. Before proceeding with testing, verify that the method defined is valid and that any test data created does not mix with live production data within the school's environment. School test environment must have the ability to modify the system processing date.

3.5 Setting System Defaults

For the Testing Process, any defaults in a school's system should be set as follows:

- **Common School Identifier:** (Contact Customer Service for this information prior to testing)

- **For Pell**:

    o Cost of Attendance = 9000

    o Enrollment Status = 1 (Full-time)

    o Academic Calendar = 3 (Semesters)

    o Payment Methodology = Formula 1

    o Disbursement Date #1 = 2002-07-02

    o Disbursement Date #2 = 2002-07-15

- **For Direct Loan:**

    o Promissory Note Print Options = Promissory note prints on-site at school

    o Disclosure Statement Print Option = COD prints and sends to borrower

    o Subsidized/Unsubsidized Fee Percentage = 3 or **.**03

    o Interest Rebate Percentage = 1.5 or **.**015

- First Disbursement Date = 2002-01-15

- Second Disbursement Date = 2002-02-15

- Loan Period Start Date = 2002-01-15

- Loan Period End Date = 2002-12-15

- Student's Academic Year Start Date = 2002-01-15

- Student's Academic Year End Date = 2002-12-15

Note: The loan period start and end dates must be equal to or within the Student's academic year start and end dates.

3.6   First Submission Cycle

In the first submission cycle, a school submits Common Records in XML format for 13 students. If a school does not participate in Pell, it may skip test cases 1-3 and test cases 10-12. Conversely, if a school does not participate in Direct Loans, it is not necessary to test cases 4-13.

- Three students with only a Pell Grant award

- Three students with only a Direct Subsidized Loan award

- One student with only a Direct Unsubsidized Loan award

- Three students with a Direct Subsidized Loan award and Direct Unsubsidized Loan award

- One student with a Pell Grant award and a Direct Subsidized Loan award

- Two students with a Pell Grant award, a Direct Subsidized Loan award and a Direct Unsubsidized Loan award

Once the awards are in XML Common Record format, create one file (batch) to be sent to COD:

First Submission to COD in XML Format		
File Description	**Message Class**	**Number of Students in Batch**
Common Record Documents	CRTESTIN	13

COD processes the files, and the school receives two files from COD in return:

First Submission Receipts and Responses from COD		
File Description	**Message Class**	**Number of Students in Batch**
Common Record Receipts	CRTESTOP	13
Common Record Responses	CRTESTOP	13

The following steps assist the schools in completing these tasks:

Case #1—Pell	
Step	**Action/Input**
1	Originate and disburse a Pell Grant for Student #1 with an SSN = ###-##-0001, where ###-## represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0001.
2	If you have loaded the provided Test ISIR file, some of the following data for this Pell transmission may already be available in your system. Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary. Submit a Common Record containing the following information:

Case #1—Pell	
Step	**Action/Input**
	Student:
	Student Identifier (current student SSN, Date of Birth, Last Name) =
	Student's Current SSN = ###-##-0001
	Student's Date of Birth = 1981-01-01
	Student's Last Name = Test1
	\<Name\> Complex Element
	Student's First Name = Student
	Student's Middle Initial = P
	Student's Last Name = Test1
3	**Award Information:**
	\<Pell\> Complex Element
	Award Year = 2003 (2002-2003)
	CPS Transaction Number = 01
	Award Amount = 4000.00
	Cost of Attendance = 9000.00
	Academic Calendar = 3 (semesters)
	Payment Methodology = 1
	Enrollment Date = 2002-07-01
	Note: Expected Family Contribution (EFC) is not submitted to COD as COD receives this data through an interface with CPS. This test case does NOT use the Secondary EFC
4	**Disbursement Information:**

Case #1—Pell	
Step	**Action/Input**
	\<Disbursement\> Complex element Disbursement Number = 01 Disbursement Amount = 2000.00 Disbursement Date = 2002-07-02 **Payment Trigger = true** Disbursement Sequence Number = 01
5	Save the record

	Case #2—Pell
Step	**Action/Input**
6	Originate and disburse a Pell Grant for Student #2 with an SSN = ###-##-0002, where ###-## represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0002.

7	If you have loaded the provided Test ISIR file, some of the following data for this Pell transmission may already be available in your system.
	
	Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	
	Submit a Common Record containing the following information:
	Student:
	Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	    Student's Current SSN = ###-##-0002
	
	    Student's Date of Birth = 1982-02-02
	
	    Student's Last Name = Test2
	<Name> Complex Element
	    Student's First Name = Student
	    Student's Middle Initial = P
	    Student's Last Name = Test2

8	**Award Information:** <Pell> Complex Element Award Year = 2003 (2002-2003)

	Case #2—Pell	
Step	**Action/Input**	
	CPS Transaction Number = 01	
	Award Amount = 850.00	
	Cost of Attendance = 9000.00	
	Academic Calendar = 3 (semesters)	
	Payment Methodology = 1	
	Enrollment Date = 2002-07-01	
	Note: Expected Family Contribution (EFC) is not submitted to COD as COD receives this data through an interface with CPS. This test case does NOT use the Secondary EFC	

9	**Disbursement Information:**
	<Disbursement> Complex element
	  Disbursement Number = 01
	  Disbursement Amount = 425.00
	  Disbursement Date = 2002-07-02
	  Payment Trigger = true
	  Disbursement Sequence Number = 01	

10	Save the record.	

	Case #3—Pell	
Step	**Action/Input**	
11	Originate and disburse a Pell Grant for Student #3 with an SSN = ###-##-0003, where ###-## represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0003.	
12	If you have loaded the provided Test ISIR file, some of the following data for this Pell transmission may already be available in your system. Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary. Submit a Common Record containing the following information: **Student**: Student Identifier (current student SSN, Date of Birth, Last Name) = Student's Current SSN = ###-##-0003 Student's Date of Birth = 1982-03-03 Student's Last Name = Test3 \<Name\> Complex Element Student's First Name = Student Student's Middle Initial = P Student's Last Name = Test3	
13	**Award Information:** \<Pell\> Complex Element	

	Case #3—Pell	
Step	**Action/Input**	
	Award Year = 2003 (2002-2003)	
	CPS Transaction Number = 01	
	Award Amount = 4000.00	
	Cost of Attendance = 9000.00	
	Academic Calendar = 3 (semesters)	
	Payment Methodology = 1	
	Enrollment Date = 2002-07-01	
	Note: Expected Family Contribution (EFC) is not submitted to COD as this data is received by COD through an interface with CPS. This test case does NOT use the Secondary EFC	
14	**Disbursement Information:** <Disbursement> Complex element Disbursement Number = 01 Disbursement Amount = 2000.00 Disbursement Date = 2002-07-02 **Payment Trigger = true** Disbursement Sequence Number = 01	
15	Save the record.	

	Case #4—Subsidized Loan	
Step	**Action/Input**
16	Originate and disburse a Subsidized Loan for Student #4 with an SSN = ###-##-0004, where ###-## represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0004.

17	If you have loaded the provided Test ISIR file, some of the following data for this submission may already be available in your system.
	
	Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	
	Submit a Common Record containing the following information:
	
	Student:
	
	Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	    Student's Current SSN = ###-##-0004
	
	    Student's Date of Birth = 1980-04-04
	
	    Student's Last Name = Test4
	
	<Name> Complex Element
	
	    Student's First Name = Student
	
	    Student's Middle Initial = S
	
	    Student's Last Name = Test4
	
	<Contact> Complex Element
	
	 <Address> Complex Element

	Case #4—Subsidized Loan
Step	**Action/Input**
	Address = 4 Main Street City = Newark State = NJ Zip or Postal Code = 07111

18	**Award Information:**
	
	<DLLoanInfo> Complex Element
	
	    Loan Key = 1
	
	    Origination Fee Percentage = **.**03
	
	    Interest Rebate Percentage = **.**015
	
	    Disclosure Statement Print Indicator = Y (COD prints and sends)
	
	    Grade Level Indicator = 2
	
	    Award Begin Date = 2002-01-15
	
	    Award End Date = 2002-12-15
	
	    Academic Year Begin Date = 2002-01-15
	
	    Academic Year End Date = 2002-12-15
	
	<DL Sub> Complex Element
	
	    Award Year = 2003 (2002-2003)
	
	    CPS Transaction Number = 01
	
	    Award Amount = 3225.00
	
	    Loan Key = 1
	
	<Loan Default/Grant Overpayment> Complex Element

	Case #4—Subsidized Loan	
Step	**Action/Input**	
	Loan Default/Grant Overpayment applies to = S (student)	
	Loan Default/Grant Overpayment = N (No)	
	Award Number = 001 (maps to the loan sequence #)	
	Award ID = 777780004S03G77778001 (maps to the Loan ID)	
	Award Create Date = CCYY-MM-DD	
	Note: COD obtains the Dependency Status for a student from CPS. You only need to submit dependency status in the event that you want to override the status at CPS due to professional judgement.	
	Student #4 is dependent.	
19	**Disbursement Information:**	
	<Disbursement> Complex element	
	Disbursement Number = 01	
	Disbursement Amount = 1613.00	
	Disbursement Date = 2002-01-15	
	Payment Trigger = false	
	Disbursement Sequence Number = 01	
	First Disbursement Flag = true	
	Disbursement Net Amount = 1589.00	
	Disbursement Fee Amount = 48.00	
	Interest Rebate Amount = 24.00	

	Case #4—Subsidized Loan	
Step	**Action/Input**	
	\<Disbursement\> Complex element	
	Disbursement Number = 02	
	Disbursement Amount = 1612.00	
	Disbursement Date = 2002-02-15	
	Payment Trigger = false	
	Disbursement Sequence Number = 01	
	Disbursement Net Amount = 1588.00	
	Disbursement Fee Amount = 48.00	
	Interest Rebate Amount = 24.00	
20	Save the record.	

	Case #5—Subsidized Loan
Step	**Action/Input**
21	Originate and disburse a Subsidized Loan for Student #5 with an SSN = ###-##-0005, where ###-## represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0005.

22	If you have loaded the provided Test ISIR file, some of the following data for this submission may already be available in your system.
	
	Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	
	Submit a Common Record containing the following information:
	
	Student:
	
	Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	    Student's Current SSN = ###-##-0005
	
	    Student's Date of Birth = 1981-05-05
	
	    Student's Last Name = Test5
	
	<Name> Complex Element
	
	    Student's First Name = Student
	
	    Student's Middle Initial = U
	
	    Student's Last Name = Test5
	
	<Contact> Complex Element
	
	 <Address> Complex Element
	
	    Address = 5 Main Street

	Case #5—Subsidized Loan
Step	**Action/Input**
	City = Newark
	State = NJ
	Zip or Postal Code = 07111
23	**Award Information:**
	<DLLoanInfo> Complex Element
	Loan Key = 1
	Origination Fee Percentage = **.**03
	Interest Rebate Percentage = **.**015
	Disclosure Statement Print Indicator = Y (COD prints and sends)
	Grade Level Indicator = 3
	Award Begin Date = 2002-01-15
	Award End Date = 2002-12-15
	Academic Year Begin Date = 2002-01-15
	Academic Year End Date = 2002-12-15
	<DL Sub> Complex Element
	Award Year = 2003 (2002-2003)
	CPS Transaction Number = 01
	Award Amount = 5000.00
	Loan Key = 1
	<Loan Default/Grant Overpayment> Complex Element
	Loan Default/Grant Overpayment applies to = S (student)
	Loan Default/Grant Overpayment = N (No)

	Case #5—Subsidized Loan
Step	**Action/Input**
	Award Number = 001 (maps to the loan sequence #) Award ID = 777780005S03G77778 (maps to the Loan ID) Award Create Date = CCYY-MM-DD **Note:** COD obtains the Dependency Status for a student from CPS. You only need to submit dependency status in the event that you want to override the status at CPS due to professional judgement. **Student #5 is independent.**
24	**Disbursement Information:** <Disbursement> Complex element Disbursement Number = 01 Disbursement Amount = 2500.00 Disbursement Date = 2002-01-15 **Payment Trigger = false** Disbursement Sequence Number = 01 First Disbursement Flag = true Disbursement Net Amount = 2463.00 Disbursement Fee Amount = 75.00 Interest Rebate Amount = 38.00 <Disbursement> Complex element Disbursement Number = 02 Disbursement Amount = 2500.00

	Case #5—Subsidized Loan	
Step	**Action/Input**	
	Disbursement Date = 2002-02-15	
	Payment Trigger = false	
	Disbursement Sequence Number = 01	
	Disbursement Net Amount = 2463.00	
	Disbursement Fee Amount = 75.00	
	Interest Rebate Amount = 38.00	
25	Save the record.	

	Case #6 – Unsubsidized Loan	
Step	**Action/Input**	
26	Originate and disburse a Unsubsidized Loan for Student #6 with an SSN = ###-##-0006, where ###-## represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0006.	

27	If you have loaded the provided Test ISIR file, some of the following data for this submission may already be available in your system.
	
	Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	
	Submit a Common Record containing the following information:
	
	Student:
	
	Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	    Student's Current SSN = ###-##-0006
	
	    Student's Date of Birth = 1978-06-06
	
	    Student's Last Name = Test6
	
	<Name> Complex Element
	
	    Student's First Name = Student
	
	    Student's Middle Initial = S
	
	    Student's Last Name = Test6
	
	<Contact> Complex Element
	
	 <Address> Complex Element	

	Case #6 – Unsubsidized Loan
Step	**Action/Input**
	Address = 6 Main Street City = Newark State = NJ Zip or Postal Code = 07111

28	**Award Information:**
	
	<DLLoanInfo> Complex Element
	
	   Loan Key = 1
	
	   Origination Fee Percentage = **.**03
	
	   Interest Rebate Percentage = **.**015
	
	   Disclosure Statement Print Indicator = Y (COD prints and sends)
	
	   Grade Level Indicator = 6
	
	   Award Begin Date = 2002-01-15
	
	   Award End Date = 2002-12-15
	
	   Academic Year Begin Date = 2002-01-15
	
	   Academic Year End Date = 2002-12-15
	
	<DL Sub> Complex Element
	
	   Award Year = 2003 (2002-2003)
	
	   CPS Transaction Number = 01
	
	   Award Amount = 3225.00
	
	   Loan Key = 1
	
	<Loan Default/Grant Overpayment> Complex Element

	Case #6 – Unsubsidized Loan	
Step	**Action/Input**	
	Loan Default/Grant Overpayment applies to = S (student)	
	Loan Default/Grant Overpayment = N (No)	
	Award Number = 001 (maps to the loan sequence #)	
	Award ID = 777780006U03G77778 (maps to the Loan ID)	
	Award Create Date = CCYY-MM-DD	
	Note: COD obtains the Dependency Status for a student from CPS. You only need to submit dependency status in the event that you want to override the status at CPS due to professional judgement.	
	Student #6 is independent.	
29	**Disbursement Information:**	
	<Disbursement> Complex element	
	Disbursement Number = 01	
	Disbursement Amount = 1613.00	
	Disbursement Date = 2002-01-15	
	Payment Trigger = false	
	Disbursement Sequence Number = 01	
	First Disbursement Flag = true	
	Disbursement Net Amount = 1589.00	
	Disbursement Fee Amount = 48.00	
	Interest Rebate Amount = 24.00	
	<Disbursement> Complex element	

	Case #6 – Unsubsidized Loan	
Step	**Action/Input**	
	Disbursement Number = 02	
	Disbursement Amount = 1612.00	
	Disbursement Date = 2002-02-15	
	Payment Trigger = false	
	Disbursement Sequence Number = 01	
	Disbursement Net Amount = 1588.00	
	Disbursement Fee Amount = 48.00	
	Interest Rebate Amount = 24.00	
30	Save the record.	

	Case #7 – Subsidized Loan and Unsubsidized Loan	
Step	**Action/Input**
31	Originate and disburse a Subsidized Loan and a Unsubsidized Loan for Student #7 with an SSN = ###-##-0007, where ###-## represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0007.

32	If you have loaded the provided Test ISIR file, some of the following data for this submission may already be available in your system.
	
	Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	
	Submit a Common Record containing the following information:
	
	Student:
	
	Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	     Student's Current SSN = ###-##-0007
	
	     Student's Date of Birth = 1980-07-07
	
	     Student's Last Name = Test7
	
	<Name> Complex Element
	
	     Student's First Name = Student
	
	     Student's Middle Initial = S
	
	     Student's Last Name = Test7
	
	<Contact> Complex Element
	
	 <Address> Complex Element

	Case #7 – Subsidized Loan and Unsubsidized Loan	
Step	**Action/Input**	
	Address = 7 Main Street	
	City = Fort Lauderdale	
	State = FL	
	Zip or Postal Code = 37781	
33	**Award Information:**	
	<DLLoanInfo> Complex Element	
	Loan Key = 1	
	Origination Fee Percentage = **.**03	
	Interest Rebate Percentage = **.**015	
	Disclosure Statement Print Indicator = Y (COD prints and sends)	
	Grade Level Indicator = 2	
	Award Begin Date = 2002-01-15	
	Award End Date = 2002-12-15	
	Academic Year Begin Date = 2002-01-15	
	Academic Year End Date = 2002-12-15	
	<DLSub> Complex Element	
	Award Year = 2003 (2002-2003)	
	CPS Transaction Number = 01	
	Award Amount = 2000.00	
	Loan Key = 1	
	<Loan Default/Grant Overpayment> Complex Element	
	Loan Default/Grant Overpayment applies to = S (student)	

		Case #7 – Subsidized Loan and Unsubsidized Loan
Step		**Action/Input**
		Loan Default/Grant Overpayment = N (No)
		Award Number = 001 (maps to the loan sequence #)
		Award ID = 777780007S03G77778 (maps to the Loan ID)
		Award Create Date = CCYY-MM-DD
		Note: COD obtains the Dependency Status for a student from CPS. You only need to submit dependency status in the event that you want to override the status at CPS due to professional judgement.
		Student #7 is dependent.
34		**Disbursement Information:**
		<Disbursement> Complex element
		Disbursement Number = 01
		Disbursement Amount = 1000.00
		Disbursement Date = 2002-01-15
		Payment Trigger = true
		Disbursement Sequence Number = 01
		First Disbursement Flag = true
		Disbursement Net Amount = 985.00
		Disbursement Fee Amount = 30.00
		Interest Rebate Amount = 15.00
		<Disbursement> Complex element
		Disbursement Number = 02

	Case #7 – Subsidized Loan and Unsubsidized Loan	
Step	**Action/Input**	
	Disbursement Amount = 1000.00	
	Disbursement Date = 2002-02-15	
	Payment Trigger = false	
	Disbursement Sequence Number = 01	
	Disbursement Net Amount = 985.00	
	Disbursement Fee Amount = 30.00	
	Interest Rebate Amount = 15.00	
35	**<DLUnsub> Complex Element**	
	Award Year = 2003 (2002-2003)	
	CPS Transaction Number = 01	
	Award Amount = 1500.00	
	Loan Key = 1	
	<Loan Default/Grant Overpayment> Complex Element	
	Loan Default/Grant Overpayment applies to = S (student)	
	Loan Default/Grant Overpayment = N (No)	
	Award Number = 001 (maps to the loan sequence #)	
	Award ID = 777780007U03G77778 (maps to the Loan ID)	
	Award Create Date = CCYY-MM-DD	
36	**Disbursement Information:**	
	<Disbursement> Complex element	
	Disbursement Number = 01	

	Case #7 – Subsidized Loan and Unsubsidized Loan
Step	**Action/Input**
	Disbursement Amount = 750.00
	Disbursement Date = 2002-01-15
	Payment Trigger = true
	Disbursement Sequence Number = 01
	First Disbursement Flag = true
	Disbursement Net Amount = 739.00
	Disbursement Fee Amount = 22.00
	Interest Rebate Amount = 11.00
	\<Disbursement\> Complex element
	Disbursement Number = 02
	Disbursement Amount = 750.00
	Disbursement Date = 2002-02-15
	Payment Trigger = false
	Disbursement Sequence Number = 01
	Disbursement Net Amount = 739.00
	Disbursement Fee Amount = 22.00
	Interest Rebate Amount = 11.00
37	Save the record to your system.

	Case #8 – Subsidized Loan	
Step	**Action/Input**	
38	Originate and disburse a Subsidized Loan for Student #8 with an SSN = ###-##-0008, where ###-## represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0008.	
39	If you have loaded the provided Test ISIR file, some of the following data for this submission may already be available in your system. Verify the date in your system agrees with the test data outlines below adding or updating data to your system whenever necessary. Submit a Common Record containing the following information: **Student:** Student Identifies (current SSN, Date of Birth, Last Name) = Student's Current SSN = ###-##-0008 Student's Date of Birth = 1979-08-08 Student's Last Name = Test8 <Name> Complex Element Student's First Name = Student Student's Middle Initial = U Students' Last Name = Test8 <Contact> Complex Element <Address> Complex Element Address = 8 Main Street	

Step	Case #8 – Subsidized Loan
	Action/Input
	City = Fort Lauderdale
	State = FL
	Zip or Postal Code = 37781
40	**Award Information:**
	\<DLLoanInfo\> Complex Element
	Loan Key = 1
	Origination Fee Percentage = **.**03
	Interest Rebate Percentage = **.**015
	Disclosure Statement Print Indicator = Y (COD prints and sends)
	Grade Level Indicator = 2
	Award Begin Date = 2002-01-15
	Award End Date = 2002-12-15
	Academic Year Begin Date = 2002-01-15
	Academic Year End Date = 2002-12-15
	\<DLSub\> Complex Element
	Award Year = 2003 (2002-2003)
	CPS Transaction Number = 01
	Award Amount = 2000.00
	Loan Key = 1
	\<Loan Default/Grant Overpayment\> Complex Element
	Loan Default/Grant Overpayment applies to = S (student)
	Loan Default/Grant Overpayment = N (No)

	Case #8 – Subsidized Loan
Step	**Action/Input**
	Award Number = 001 (maps to the loan sequence #)
	Award ID = 777780008S03G77778 (maps to the Loan ID)
	Award Create Date = CCYY-MM-DD
	Note: COD obtains the Dependency Status for a student from CPS. You only need to submit dependency status in the event that you want to override the status at CPS due to professional judgment.
	Student #8 is dependent.

41	**Disbursement Information:**
	<Disbursement> Complex element
	   Disbursement Number = 01
	   Disbursement Amount = 1000.00
	   Disbursement Date = 2002-01-15
	   Payment Trigger = false
	   Disbursement Sequence Number = 01
	   First Disbursement Flag = true
	   Disbursement Net Amount = 985.00
	   Disbursement Fee Amount = 30.00
	   Interest Rebate Amount = 15.00
	
	<Disbursement> Complex element
	   Disbursement Number = 02
	   Disbursement Amount = 1000.00

		Case #8 – Subsidized Loan
Step		**Action/Input**
		Disbursement Date = 2002-02-15
		Payment Trigger = false
		Disbursement Sequence Number = 01
		Disbursement Net Amount = 985.00
		Disbursement Fee Amount = 30.00
		Interest Rebate Amount = 15.00
42		Save the record.

	Case #9 – Subsidized Loan and Unsubsidized Loan	
Step	**Action/Input**	
43	Originate and disburse a Subsidized Loan and Unsubsidized Loan for Student #9 with an SSN = ###-##-0009, where ###-## represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0009.	
44	If you have loaded the provided Test ISIR file, some of the following data for this submission may already be available in your system. Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary. Submit a Common Record containing the following information: **Student**: Student Identifier (current student SSN, Date of Birth, Last Name) = Student's Current SSN = ###-##-0009 Student's Date of Birth = 1978-09-09 Student's Last Name = Test9 <Name> Complex Element Student's First Name = Student Student's Middle Initial = C Student's Last Name = Test9 <Contact> Complex Element <Address> Complex Element	

	Case #9 – Subsidized Loan and Unsubsidized Loan
Step	**Action/Input**
	Address = 9 Main Street
	City = Fort Lauderdale
	State = FL
	Zip or Postal Code = 37781

45	**Award Information:**
	
	\<DLLoanInfo\> Complex Element
	
	  Loan Key = 1
	
	  Origination Fee Percentage = **.**03
	
	  Interest Rebate Percentage = **.**015
	
	  Disclosure Statement Print Indicator = Y (COD prints and sends)
	
	  Grade Level Indicator = 0
	
	  Award Begin Date = 2002-01-15
	
	  Award End Date = 2002-12-15
	
	  Academic Year Begin Date = 2002-01-15
	
	  Academic Year End Date = 2002-12-15
	
	\<DLSub\> Complex Element
	
	  Award Year = 2003 (2002-2003)
	
	  CPS Transaction Number = 01
	
	  Award Amount = 2000.00
	
	  Loan Key = 1
	
	\<Loan Default/Grant Overpayment\> Complex Element
	
	  Loan Default/Grant Overpayment applies to = S (student)

	Case #9 – Subsidized Loan and Unsubsidized Loan	
Step	**Action/Input**	
	Loan Default/Grant Overpayment = N (No)	
	Award Number = 001 (maps to the loan sequence #)	
	Award ID = 777780009S03G77778 (maps to the Loan ID)	
	Award Create Date = CCYY-MM-DD	
46	**Disbursement Information:**	
	<Disbursement> Complex element	
	Disbursement Number = 01	
	Disbursement Amount = 1000.00	
	Disbursement Date = 2002-01-15	
	Payment Trigger = true	
	Disbursement Sequence Number = 01	
	First Disbursement Flag = true	
	Disbursement Net Amount = 985.00	
	Disbursement Fee Amount = 30.00	
	Interest Rebate Amount = 15.00	
	<Disbursement> Complex element	
	Disbursement Number = 02	
	Disbursement Amount = 1000.00	
	Disbursement Date = 2002-02-15	
	Payment Trigger = false	
	Disbursement Sequence Number = 01	

	Case #9 – Subsidized Loan and Unsubsidized Loan	
Step	**Action/Input**	
	Disbursement Net Amount = 985.00	
	Disbursement Fee Amount = 30.00	
	Interest Rebate Amount = 15.00	
47	**\<DLUnsub> Complex Element**	
	Award Year = 2003 (2002-2003)	
	CPS Transaction Number = 01	
	Award Amount = 3000.00	
	Loan Key = 1	
	\<Loan Default/Grant Overpayment> Complex Element	
	Loan Default/Grant Overpayment applies to = S (student)	
	Loan Default/Grant Overpayment = N (No)	
	Award Number = 001 (maps to the loan sequence #)	
	Award ID = 777780009U03G77778 (maps to the Loan ID)	
	Award Create Date = CCYY-MM-DD	
	Note: COD obtains the Dependency Status for a student from CPS. You only need to submit dependency status in the event that you want to override the status at CPS due to professional judgement.	
	Student #9 is Independent.	
48	**Disbursement Information:**	
	\<Disbursement> Complex element	
	Disbursement Number = 01	

	Case #9 – Subsidized Loan and Unsubsidized Loan
Step	**Action/Input**
	Disbursement Amount = 1500.00
	Disbursement Date = 2002-01-15
	Payment Trigger = true
	Disbursement Sequence Number = 01
	First Disbursement Flag = true
	Disbursement Net Amount = 1478.00
	Disbursement Fee Amount = 45.00
	Interest Rebate Amount = 23.00
	<Disbursement> Complex element
	Disbursement Number = 02
	Disbursement Amount = 1500.00
	Disbursement Date = 2002-02-15
	Payment Trigger = false
	Disbursement Sequence Number = 01
	Disbursement Net Amount = 1478.00
	Disbursement Fee Amount = 45.00
	Interest Rebate Amount = 23.00
49	Save the record.

	Case #10 – Pell Grant and Subsidized Loan
Step	**Action/Input**
50	Originate and disburse a Pell Grant and a Subsidized Loan for Student #10 with an SSN = ###-##-0010, where ###-## represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0010.

51	If you have loaded the provided Test ISIR file, some of the following data for this transmission may already be available in your system.
	
	 Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	
	 Submit a Common Record containing the following information:
	 Student:
	 Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	       Student's Current SSN = ###-##-0010
	
	       Student's Date of Birth = 1979-10-10
	
	       Student's Last Name = Test10
	 <Name> Complex Element
	
	       Student's First Name = Student
	
	       Student's Middle Initial = C
	
	       Student's Last Name = Test10
	 <Contact> Complex Element
	 <Address> Complex Element
	
	       Address = 10 Main Street
	
	       City = San Francisco

	Case #10 – Pell Grant and Subsidized Loan
Step	**Action/Input**
	State = CA Zip or Postal Code = 94109
52	**Pell Award Information:** <Pell> Complex Element Award Year = 2003 (2002-2003) CPS Transaction Number = 01 Award Amount = 2950.00 Cost of Attendance = 9000.00 Academic Calendar = 3 (semesters) Payment Methodology = 1 Enrollment Date = 2002-07-01 **Note:** Expected Family Contribution (EFC) is not submitted to COD as this data is received by COD through an interface with CPS. This test case does NOT use the Secondary EFC
53	**Disbursement Information:** <Disbursement> Complex element Disbursement Number = 01 Disbursement Amount = 1475.00 Disbursement Date = 2002-07-02 **Payment Trigger = true** Disbursement Sequence Number = 01

	Case #10 – Pell Grant and Subsidized Loan
Step	**Action/Input**
54	Save the record
55	**Award Information:**
	<DLLoanInfo> Complex Element
	Loan Key = 1
	Origination Fee Percentage = **.**03
	Interest Rebate Percentage = **.**015
	Disclosure Statement Print Indicator = Y (COD prints and sends)
	Grade Level Indicator = 3
	Award Begin Date = 2002-01-15
	Award End Date = 2002-12-15
	Academic Year Begin Date = 2002-01-15
	Academic Year End Date = 2002-12-15
	<DLSub> Complex Element
	Award Year = 2003 (2002-2003)
	CPS Transaction Number = 01
	Award Amount = 1000.00
	Loan Key = 1
	<Loan Default/Grant Overpayment> Complex Element
	Loan Default/Grant Overpayment applies to = S (student)
	Loan Default/Grant Overpayment = N (No)
	Award Number = 001 (maps to the loan sequence #)
	Award ID = 777780010S03G77778 (maps to the Loan ID)
	Award Create Date = CCYY-MM-DD

	Case #10 – Pell Grant and Subsidized Loan
Step	**Action/Input**
	Note: COD obtains the Dependency Status for a student from CPS. You only need to submit dependency status in the event that you want to override the status at CPS due to professional judgement. **Student #10 is dependent.**
56	**Disbursement Information:** <Disbursement> Complex element Disbursement Number = 01 Disbursement Amount = 500.00 Disbursement Date = 2002-01-15 **Payment Trigger = true** Disbursement Sequence Number = 01 First Disbursement Flag = true Disbursement Net Amount = 493.00 Disbursement Fee Amount = 15.00 Interest Rebate Amount = 8.00 <Disbursement> Complex element Disbursement Number = 02 Disbursement Amount = 500.00 Disbursement Date = 2002-02-15 **Payment Trigger = false** Disbursement Sequence Number = 01

	Case #10 – Pell Grant and Subsidized Loan
Step	**Action/Input**
	Disbursement Net Amount = 493.00 Disbursement Fee Amount = 15.00 Interest Rebate Amount = 8.00
57	Save the record.

	Case #11 – Pell Grant, Subsidized Loan and Unsubsidized Loan
Step	**Action/Input**
58	Originate and disburse a Pell Grant, Subsidized Loan and an Unsubsidized Loan for Student #11 with an SSN = ###-##-0011, where ###-## represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0011.

59	If you have loaded the provided Test ISIR file, some of the following data for this transmission may already be available in your system.
	
	Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	
	Submit a Common Record containing the following information:
	Student:
	Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	    Student's Current SSN = ###-##-0011
	
	    Student's Date of Birth = 1980-11-11
	
	    Student's Last Name = Test11
	<Name> Complex Element
	
	   Student's First Name = Student
	
	   Student's Middle Initial = C
	
	   Student's Last Name = Test11
	<Contact> Complex Element
	 <Address> Complex Element
	
	   Address = 11 Main Street
	
	   City = San Francisco

Case #11 – Pell Grant, Subsidized Loan and Unsubsidized Loan	
Step	**Action/Input**
	State = CA Zip or Postal Code = 94109
60	**Pell Award Information:** \<Pell\> Complex Element Award Year = 2003 (2002-2003) CPS Transaction Number = 01 Award Amount = 3850.00 Cost of Attendance = 9000.00 Academic Calendar = 3 (semesters) Payment Methodology = 1 Enrollment Date = 2002-07-01 **Note:** Expected Family Contribution (EFC) is not submitted to COD as this data is received by COD through an interface with CPS. This test case does NOT use the Secondary EFC
61	**Disbursement Information:** \<Disbursement\> Complex element Disbursement Number = 01 Disbursement Amount = 1925.00 Disbursement Date = 2002-07-02 **Payment Trigger = true** Disbursement Sequence Number = 01

	Case #11 – Pell Grant, Subsidized Loan and Unsubsidized Loan	
Step	**Action/Input**	
62	Save the record	
63	**Award Information:**	
	<DLLoanInfo> Complex Element	
	Loan Key = 1	
	Origination Fee Percentage = **.**03	
	Interest Rebate Percentage = **.**015	
	Disclosure Statement Print Indicator = Y (COD prints and sends)	
	Grade Level Indicator = 4	
	Award Begin Date = 2002-01-15	
	Award End Date = 2002-12-15	
	Academic Year Begin Date = 2002-01-15	
	Academic Year End Date = 2002-12-15	
	<DLSub> Complex Element	
	Award Year = 2003 (2002-2003)	
	CPS Transaction Number = 01	
	Award Amount = 4000.00	
	Loan Key = 1	
	<Loan Default/Grant Overpayment> Complex Element	
	Loan Default/Grant Overpayment applies to = S (student)	
	Loan Default/Grant Overpayment = N (No)	
	Award Number = 001 (maps to the loan sequence #)	
	Award ID = 777780011S03G77778 (maps to the Loan ID)	
	Award Create Date = CCYY-MM-DD	

	Case #11 – Pell Grant, Subsidized Loan and Unsubsidized Loan
Step	**Action/Input**

64	**Disbursement Information:**
	
	<Disbursement> Complex element
	
	    Disbursement Number = 01
	
	    Disbursement Amount = 2000.00
	
	    Disbursement Date = 2002-01-15
	
	    Payment Trigger = true
	
	    Disbursement Sequence Number = 01
	
	    First Disbursement Flag = true
	
	    Disbursement Net Amount = 1970.00
	
	    Disbursement Fee Amount = 60.00
	
	    Interest Rebate Amount = 30.00
	
	<Disbursement> Complex element
	
	    Disbursement Number = 02
	
	    Disbursement Amount = 2000.00
	
	    Disbursement Date = 2002-02-15
	
	    Payment Trigger = false
	
	    Disbursement Sequence Number = 01
	
	    Disbursement Net Amount = 1970.00
	
	    Disbursement Fee Amount = 60.00
	
	    Interest Rebate Amount = 30.00

	Case #11 – Pell Grant, Subsidized Loan and Unsubsidized Loan
Step	**Action/Input**

65	**\<DLUnsub\> Complex Element**
	
	    Award Year = 2003 (2002-2003)
	
	    CPS Transaction Number = 01
	
	    Award Amount = 1000.00
	
	    Loan Key = 1
	
	\<Loan Default/Grant Overpayment\> Complex Element
	
	    Loan Default/Grant Overpayment applies to = S (student)
	
	    Loan Default/Grant Overpayment = N (No)
	
	    Award Number = 001 (maps to the loan sequence #)
	
	    Award ID = 777780011U03G77778 (maps to the Loan ID)
	
	    Award Create Date = CCYY-MM-DD
	
	Note: COD obtains the Dependency Status for a student from CPS. You only need to submit dependency status in the event that you want to override the status at CPS due to professional judgement.
	
	Student #11 to dependent.

66	**Disbursement Information:**
	
	\<Disbursement\> Complex element
	
	    Disbursement Number = 01
	
	    Disbursement Amount = 500.00
	
	    Disbursement Date = 2002-01-15
	
	    Payment Trigger = true
	
	    Disbursement Sequence Number = 01

	Case #11 – Pell Grant, Subsidized Loan and Unsubsidized Loan	
Step	**Action/Input**	
	First Disbursement Flag = true	
	Disbursement Net Amount = 493.00	
	Disbursement Fee Amount = 15.00	
	Interest Rebate Amount = 8.00	
	<Disbursement> Complex element	
	Disbursement Number = 02	
	Disbursement Amount = 500.00	
	Disbursement Date = 2002-02-15	
	Payment Trigger = false	
	Disbursement Sequence Number = 01	
	Disbursement Net Amount = 493.00	
	Disbursement Fee Amount = 15.00	
	Interest Rebate Amount = 8.00	
67	Save the record.	

	Case #12 – Pell, Subsidized Loan, Unsubsidized Loan
Step	**Action/Input**
68	Originate and disburse a Pell Grant, a Subsidized Loan and an Unsubsidized Loan for Student #12 with an SSN = ###-##-0012, where ###-## represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0012.

69	If you have loaded the provided Test ISIR file, some of the following data for this transmission may already be available in your system.
	
	 Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	
	 Submit a Common Record containing the following information:
	 Student:
	
	 Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	     Student's Current SSN = ###-##-0012
	
	     Student's Date of Birth = 1981-12-12
	
	     Student's Last Name = Test12
	
	 <Name> Complex Element
	
	     Student's First Name = Student
	
	     Student's Middle Initial = C
	
	     Student's Last Name = Test12
	
	 <Contact> Complex Element
	
	  <Address> Complex Element
	
	     Address = 12 Main Street

	Case #12 – Pell, Subsidized Loan, Unsubsidized Loan	
Step	**Action/Input**
	City = San Francisco
	State = CA
	Zip or Postal Code = 94109

70	**Pell Award Information:**
	
	 \<Pell\> Complex Element
	
	     Award Year = 2003 (2002-2003)
	
	     CPS Transaction Number = 01
	
	     Award Amount = 2450.00
	
	     Cost of Attendance = 9000.00
	
	     Academic Calendar = 3 (semesters)
	
	     Payment Methodology = 1
	
	     Enrollment Date = 2002-07-01
	
	     Note: Expected Family Contribution (EFC) is not submitted to COD as COD receives this data through an interface with CPS. This test case does NOT use the Secondary EFC

71	**Disbursement Information:**
	
	 \<Disbursement\> Complex element
	
	     Disbursement Number = 01
	
	     Disbursement Amount = 1225.00
	
	     Disbursement Date = 2002-07-02
	
	     Payment Trigger = true
	
	     Disbursement Sequence Number = 01

72	Save the record.

	Case #12 – Pell, Subsidized Loan, Unsubsidized Loan
Step	**Action/Input**

73	**Direct Loan Award Information:**
	
	\<DLLoanInfo\> Complex Element
	
	    Loan Key = 1
	
	    Origination Fee Percentage = **.**03
	
	    Interest Rebate Percentage = **.**015
	
	    Disclosure Statement Print Indicator = Y (COD prints and sends)
	
	    Grade Level Indicator = 5
	
	    Award Begin Date = 2002-01-15
	
	    Award End Date = 2002-12-15
	
	    Academic Year Begin Date = 2002-01-15
	
	    Academic Year End Date = 2002-12-15
	
	\<DLSub\> Complex Element
	
	    Award Year = 2003 (2002-2003)
	
	    CPS Transaction Number = 01
	
	    Award Amount = 5500.00
	
	    Loan Key = 1
	
	\<Loan Default/Grant Overpayment\> Complex Element
	
	    Loan Default/Grant Overpayment applies to = S (student)
	
	    Loan Default/Grant Overpayment = N (No)
	
	    Award Number = 001 (maps to the loan sequence #)
	
	    Award ID = 777780012S03G77778 (maps to the Loan ID)
	
	    Award Create Date = CCYY-MM-DD

	Case #12 – Pell, Subsidized Loan, Unsubsidized Loan
Step	**Action/Input**
74	**Disbursement Information:** <Disbursement> Complex element Disbursement Number = 01 Disbursement Amount = 2750.00 Disbursement Date = 2002-01-15 **Payment Trigger = true** Disbursement Sequence Number = 01 First Disbursement Flag = true Disbursement Net Amount = 2709.00 Disbursement Fee Amount = 82.00 Interest Rebate Amount = 41.00 <Disbursement> Complex element Disbursement Number = 02 Disbursement Amount = 2750.00 Disbursement Date = 2002-02-15 **Payment Trigger = false** Disbursement Sequence Number = 01 Disbursement Net Amount = 2709.00 Disbursement Fee Amount = 82.00 Interest Rebate Amount = 41.00

	Case #12 – Pell, Subsidized Loan, Unsubsidized Loan
Step	**Action/Input**

75	**<DLUnsub> Complex Element**
	
	    Award Year = 2003 (2002-2003)
	
	    CPS Transaction Number = 01
	
	    Award Amount = 3500.00
	
	    Loan Key = 1
	
	<Loan Default/Grant Overpayment> Complex Element
	
	    Loan Default/Grant Overpayment applies to = S (student)
	
	    Loan Default/Grant Overpayment = N (No)
	
	    Award Number = 001 (maps to the loan sequence #)
	
	    Award ID = 777780012U03G77778 (maps to the Loan ID)
	
	    Award Create Date = CCYY-MM-DD
	
	    Additional Unsub Loan for Health Profession Programs = true
	
	Note: COD obtains the Dependency Status for a student from CPS. You only need to submit dependency status in the event that you want to override the status at CPS due to professional judgment.
	
	Student #12 is dependent.

76	**Disbursement Information:**
	<Disbursement> Complex element
	
	    Disbursement Number = 01
	
	    Disbursement Amount = 1750.00
	
	    Disbursement Date = 2002-01-15
	
	    Payment Trigger = true

	Case #12 – Pell, Subsidized Loan, Unsubsidized Loan
Step	**Action/Input**
	Disbursement Sequence Number = 01
	First Disbursement Flag = true
	Disbursement Net Amount = 1724.00
	Disbursement Fee Amount = 52.00
	Interest Rebate Amount = 26.00
	<Disbursement> Complex element
	Disbursement Number = 02
	Disbursement Amount = 1750.00
	Disbursement Date = 2002-02-15
	Payment Trigger = false
	Disbursement Sequence Number = 01
	Disbursement Net Amount = 1724.00
	Disbursement Fee Amount = 52.00
	Interest Rebate Amount = 26.00

	Case #13 – Subsidized Loan and Unsubsidized Loan
Step	**Action/Input**
77	Originate and disburse a Subsidized Loan and an Unsubsidized Loan for Student #13 with an SSN = ###-##-0013, represents the 5 characters of the specified test mailbox (TG number). **For example:** If the specified test mailbox (TG Number) is 77778, the SSN for this student is 777-78-0013.

	Case #13 – Subsidized Loan and Unsubsidized Loan
Step	**Action/Input**
78	If you have loaded the provided Test ISIR file, some of the following data for this submission may already be available in your system.
	Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.
	Submit a Common Record containing the following information:
	Student:
	Student Identifier (current student SSN, Date of Birth, Last Name) =
	Student's Current SSN = ###-##-0013
	Student's Date of Birth = 1980-11-30
	Student's Last Name = Test13
	<Name> Complex Element
	Student's First Name = Student
	Student's Middle Initial = C
	Student's Last Name = Test13
	<Contact> Complex Element
	<Address> Complex Element
	Address = 13 Main Street
	City = San Francisco
	State = CA
	Zip or Postal Code = 94109

	Case #13 – Subsidized Loan and Unsubsidized Loan	
Step	**Action/Input**	
79	**Award Information:**	
	<DLLoanInfo> Complex Element	
	Loan Key = 1	
	Origination Fee Percentage = **.**03	
	Interest Rebate Percentage = **.**015	
	Disclosure Statement Print Indicator = Y (COD prints and sends)	
	Grade Level Indicator = 7	
	Award Begin Date = 2002-01-15	
	Award End Date = 2002-12-15	
	Academic Year Begin Date = 2002-01-15	
	Academic Year End Date = 2002-12-15	
	<DLSub> Complex Element	
	Award Year = 2003 (2002-2003)	
	CPS Transaction Number = 01	
	Award Amount = 1000.00	
	Loan Key = 1	
	<Loan Default/Grant Overpayment> Complex Element	
	Loan Default/Grant Overpayment applies to = S (student)	
	Loan Default/Grant Overpayment = N (No)	
	Award Number = 001 (maps to the loan sequence #)	
	Award ID = 777780013S03G77778 (maps to the Loan ID)	
	Award Create Date = CCYY-MM-DD	

	Case #13 – Subsidized Loan and Unsubsidized Loan
Step	**Action/Input**
80	**Disbursement Information:** <Disbursement> Complex element Disbursement Number = 01 Disbursement Amount = 500.00 Disbursement Date = 2002-01-15 **Payment Trigger = true** Disbursement Sequence Number = 01 First Disbursement Flag = true Disbursement Net Amount = 493.00 Disbursement Fee Amount = 15.00 Interest Rebate Amount = 8.00 <Disbursement> Complex element Disbursement Number = 02 Disbursement Amount = 500.00 Disbursement Date = 2002-02-15 **Payment Trigger = false** Disbursement Sequence Number = 01 Disbursement Net Amount = 493.00 Disbursement Fee Amount = 15.00 Interest Rebate Amount = 8.00

	Case #13 – Subsidized Loan and Unsubsidized Loan
Step	**Action/Input**
81	**\<DLUnsub\> Complex Element** Award Year = 2003 (2002-2003) CPS Transaction Number = 01 Award Amount = 6000.00 Loan Key = 1 **\<Loan Default/Grant Overpayment\> Complex Element** Loan Default/Grant Overpayment applies to = S (student) Loan Default/Grant Overpayment = N (No) Award Number = 001 (maps to the loan sequence #) Award ID = 777780013U03G77778 (maps to the Loan ID) Award Create Date = CCYY-MM-DD **Note:** COD obtains the Dependency Status for a student from CPS. You only need to submit dependency status in the event that you want to override the status at CPS due to professional judgment. **Student #13 is independent.**
82	**Disbursement Information:** \<Disbursement\> Complex element Disbursement Number = 01 Disbursement Amount = 3000.00 Disbursement Date = 2002-01-15 **Payment Trigger = true** Disbursement Sequence Number = 01

	Case #13 – Subsidized Loan and Unsubsidized Loan	
Step	**Action/Input**
	First Disbursement Flag = true Disbursement Net Amount = 2955.00 Disbursement Fee Amount = 90.00 Interest Rebate Amount = 45.00 <Disbursement> Complex element Disbursement Number = 02 Disbursement Amount = 3000.00 Disbursement Date = 2002-02-15 **Payment Trigger = false** Disbursement Sequence Number = 01 Disbursement Net Amount = 2955.00 Disbursement Fee Amount = 90.00 Interest Rebate Amount = 45.00
83	Save the record.

Prepare Document Block and Entity Block for Batch	
Step	**Action/Input**

84	Transmit the following Document tags with this batch to COD:
	
	     <CommonRecord> (Root element for the document)
	     <DocumentId> (Date/Time stamp with Source Entity ID)
	     <CreatedDtTm> (CCYY-MM-DDTHH:mm:ss.ff
	     <Source>
	     <XXXXX EntityId="99999999">
	     <Destination>
	     <XXXXX EntityId="99999999">
	
	 <FullRsFlg> = F (Full Response)

85	Transmit the following Entity tags with this batch to COD:
	
	     <ReportingSchl EntityId="99999999">
	     <ProgramYrSummary>
	     <AwardType>
	     <SummaryYr>
	     <TotNumStuds>
	     <TotAwardAmtRep>
	     <TotDisbAmtRep>
	     <AttendingSchl EntityId=99999999>

Send Files to COD	
Step	**Action/Input**
86	Prepare the Common Record in XML and compare to expected results provided by COD Customer Service.
87	Transmit the batch to COD via the SAIG using the message class CRTESTIN and your Test Destination Mailbox.
88	COD processes next business day. Receipts and Response records are then placed on the SAIG to be retrieved.

Receive Receipts and Responses from COD	
Step	**Action/Input**
89	Import the Receipts into the school's system. The message class is CRTESTOP. Compare the file with the expected results provided by the COD Customer Service.
90	Import the Response and Booking Notification Response into the school system. The message class is CRTESTOP. Compare the file with the expected results provided by COD Customer Service.
91	COD verifies the results and the successful completion of the first submission cycle. Please do not proceed to the second submission cycle until a verification call is received from COD.

3.7   Second Submission Cycle

In the second submission cycle, a school performs the following steps:

- Submit updates to student data.
- Create second actual disbursement records for #2, #3 and #7.
- Submit a Release record for first disbursements for #4, #5, and #8.
-

Submit the second submission cycle in XML in one batch to COD:

Second Submission to COD in XML		
File Description	**Message Class**	**Number of Students in Batch**
Common Record Documents	CRTESTIN	11

COD processes the files, and the school receives two files from COD in return:

Second Submission Receipts and Responses from COD		
File Description	**Message Class**	**Number of Students in Batch**
Common Record Receipts	CRTESTOP	11
Common Record Response Documents	CRTESTOP	11

The following steps assist a school in completing these tasks:

Steps for Schools	
Step	**Action/Input**
0	For the purpose of this test, Direct Loan promissory notes and promissory note Responses are not generated. COD simulated in Cycle 1 that MPNs were already on file for these students and the loan records were linked to the MPNs. The MPN status was returned in Cycle 1 on the Response. **CASE # 1(PELL) AND CASE #10 (DIRECT LOAN) ARE NOT IN CYCLE 2.**

Case #2—Pell	
Step	**Action/Input**
1	Retrieve student #2 (###-##-0002).

	Submit the Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	    Student's Current SSN = ###-##-0002
	
	    Student's Date of Birth = 1982-02-02
	
	    Student's Last Name = Test2

2	**Disbursement Information:**
	
	<Disbursement> Complex element
	
	    Disbursement Number = 02
	
	    Disbursement Amount = 425.00
	
	    Disbursement Date = 2002-07-15
	
	    Payment Trigger = true
	
	    Disbursement Sequence Number = 01

3	Before proceeding, make sure the record is saved.

Case #3—Pell	
Step	**Action/Input**
4	Retrieve student #3 (###-##-0003).
	Submit the Student Identifier (current student SSN, Date of Birth, Last Name) =
	Student's Current SSN = ###-##-0003
	Student's Date of Birth = 1982-03-03
	Student's Last Name = Test3
5	**Disbursement Information:**
	<Disbursement> Complex element
	Disbursement Number = 02
	Disbursement Amount = 2000.00
	Disbursement Date = 2002-07-15
	Payment Trigger = true
	Disbursement Sequence Number = 01
6	Save the record.

Case #4—Subsidized Loan	
Step	**Action/Input**
7	Retrieve student #4 (###-##-0004).

	Submit the Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	  Student's Current SSN = ###-##-0004
	
	  Student's Date of Birth = 1980-04-04
	
	  Student's Last Name = Test4

8	Update the following data elements for this student::
	
	  Change the Student's SSN:
	    From: "###-##-0004" **To:** "###-##-1004"
	
	  Change the Student's Last Name:
	    From: "Test4" **To:** "Change4"
	
	  Change the permanent address:
	      From: "4 Main Street" **To:** "4 Moved Street"
	      From: "Newark" **To:** "Portland"
	      From: "NJ" **To:** "OR"
	      From: "07111" **To:** "97232"

9	Save the record.

Case #5—Subsidized Loan	
Step	**Action/Input**
10	Retrieve student ###-##-0005.

11	Submit the Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	    Student's Current SSN = ###-##-0005
	
	    Student's Date of Birth = 1981-05-05
	
	    Student's Last Name = Test5

12	Update the **Disbursement Information** for:
	
	    Disbursement Number = 01
	
	    Disbursement Sequence Number = 01
	
	    Update the first Disbursement Date:
	
	            From: 2002-01-15 **To:** 2002-01-18
	
	    Update the first disbursement Payment Trigger:
	
	            From: false **To:** true

13	Save the record.

Case #6—Unsubsidized Loan	
Step	**Action/Input**
14	Retrieve the Common Record for student ###-##-0006.

15	Submit the Student Identifier (current student SSN, Date of Birth, Last Name) =
	
	    Student's Current SSN = ###-##-0006
	
	    Student's Date of Birth = 1978-06-06
	
	    Student's Last Name = Test6

16	Update the **Award** Amount: **From:** 3225.00 **To:** 2800.00

17	Update the **Disbursement Information** for:
	
	  Disbursement Number = 01
	
	  Disbursement Sequence Number = 01
	
	  Update Disbursement Amounts:
	
	    Disb Amount: **From:** 1613.00 **To:** 1400.00
	
	    Disb Fee Amount: **From:** 48.00 **To:** 42.00
	
	    Interest Rebate Amount: **From:** 24.00 **To:** 21.00
	
	    Disb Net Amount: **From:** 1589.00 **To:** 1379.00
	
	  Update the first disbursement Payment Trigger:
	
	    From: false **To:** true

Case #6—Unsubsidized Loan	
Step	**Action/Input**
18	Update the **Disbursement Information** for: Disbursement Number = 02 Disbursement Sequence Number = 01 Update Disbursement Amounts: Disb Amount: **From:** 1612.00 **To:** 1400.00 Disb Fee Amount: **From:** 48.00 **To:** 42.00 Interest Rebate Amount: **From:** 24.00 **To:** 21.00 Disb Net Amount: **From:** 1588.00 **To:** 379.00
19	Save the record.

Case #7—Subsidized and Unsubsidized Loan	
Step	**Action/Input**
20	Retrieve student ###-##-0007.
21	Submit the Student Identifier (current student SSN, Date of Birth, Last Name) = Student's Current SSN = ###-##-0007 Student's Date of Birth = 1980-07-07 Student's Last Name = Test7
22	Update the **Disbursement Information** for Subsidized and Unsubsidized Loans: Disbursement Number = 02 Disbursement Sequence Number = 01 Update the first disbursement Payment Trigger: **From:** false **To:** true
23	Save the record.

Case #8—Subsidized Loan	
Step	**Action/Input**
24	Retrieve the student ###-##-0008.
25	Submit the Student Identifier (current student SSN, Date of Birth, Last Name) = Student's Current SSN = ###-##-0008 Student's Date of Birth = 1979-08-08 Student's Last Name = Test8
26	Update the **Disbursement Information** for: Disbursement Number = 01 Disbursement Sequence Number = 01 Update the first disbursement Payment Trigger: **From:** false **To:** true
27	Save the record.

	Case #9—Subsidized and Unsubsidized Loan	
Step	**Action/Input**	
28	Retrieve student #9 (###-##-0009).	
29	Submit the Student Identifier (current student SSN, Date of Birth, Last Name) =	
	Student's Current SSN = ###-##-0009	
	Student's Date of Birth = 1978-09-09	
	Student's Last Name = Test9	
30	Update the following data element:	
	Change the Student's Date of Birth:	
	From: 1978-09-09 **To:** 1978-09-19	
31	Save the record.	

Case #11—Pell, Subsidized and Unsubsidized Loan	
Step	**Action/Input**
32	Retrieve student #11 (###-##-0011).
33	Submit the Student Identifier (current student SSN, Date of Birth, Last Name) = Student's Current SSN = ###-##-0011 Student's Date of Birth = 1980-11-11 Student's Last Name = Test11
34	Update the following data element: Change the Student's Citizenship: **From:** 2 **To:** 1
35	Save the record.

	Case #12—Pell, Subsidized and Unsubsidized Loan	
Step	**Action/Input**	
36	Retrieve student #12 (###-##-0012).	
37	Submit the Student Identifier (current student SSN, Date of Birth, Last Name) = Student's Current SSN = ###-##-0012 Student's Date of Birth = 1981-12-12 Student's Last Name = Test12	
38	Update the Award Amount for the Unsubsidized Loan: **From:** 3500.00 **To:** 0.00	
39	Submit **Disbursement Information** for an Adjustment to Disbursement Number 01: Disbursement Number = 01 Disbursement Amount = $0.00 Disbursement Date = 2002-01-15 Disbursement Sequence Number = 02 Disbursement Net Amount = 0.00 Disbursement Fee Amount = 0.00 Interest Rebate Amount = 0.00	
40	Update the **Disbursement Information** for: Disbursement Number = 02 Disbursement Sequence Number = 01	

	Case #12—Pell, Subsidized and Unsubsidized Loan		
Step	**Action/Input**		
	Update Disbursement Amounts:		
	Disb Amount:	**From:** 1750.00	**To:** 0.00
	Disb Fee Amount:	**From:** 52.00	**To:** 0.00
	Interest Rebate Amount:	**From:** 26.00	**To:** 0.00
	Disb Net Amount:	**From:** 1724.00	**To:** 0.00
41	Save the record.		

Case #13—Subsidized and Unsubsidized Loan	
Step	**Action/Input**
42	Retrieve student #13 (###-##-0013).
43	Submit the Student Identifier (current student SSN, Date of Birth, Last Name) = Student's Current SSN = ###-##-0013 Student's Date of Birth = 1980-11-30 Student's Last Name = Test13
44	Update the **Subsidized Loan Award Amount**: **From:** 1000.00 **To:** 2000.00
45	Submit **Subsidized Loan Disbursement Information** to create an Adjustment for Disbursement Number 01: Disbursement Number = 01 Disbursement Amount = $1000.00 Disbursement Date = 2002-01-15 Disbursement Sequence Number = 02 Disbursement Net Amount = 985.00 Disbursement Fee Amount = 30.00 Interest Rebate Amount = 15.00

Case #13—Subsidized and Unsubsidized Loan	
Step	**Action/Input**
46	Update the **Subsidized Loan Disbursement Information** for: Disbursement Number = 02 Disbursement Sequence Number = 01 Update Disbursement Amounts: Disb Amount: **From:** 500.00 **To:** 1000.00 Disb Fee Amount: **From:** 15.00 **To:** 30.00 Interest Rebate Amount: **From:** 8.00 **To:** 15.00 Disb Net Amount: **From:** 493.00 **To:** 985.00 Payment Trigger **From:** false **To:** true
47	Update the **Unsubsidized Loan Award Amount**: **From:** 6000.00 **To:** 4000.00
48	Submit **Unsubsidized Loan Disbursement Information** to create an Adjustment for Disbursement Number 01: Disbursement Number = 01 Disbursement Amount = $2000.00 Disbursement Date = 2002-01-15 Disbursement Sequence Number = 02 Disbursement Net Amount = 1970.00 Disbursement Fee Amount = 60.00 Interest Rebate Amount = 30.00

Case #13—Subsidized and Unsubsidized Loan	
Step	**Action/Input**
49	Update the **Unsubsidized Disbursement Information** for: Disbursement Number = 02 Disbursement Sequence Number = 01 Update Disbursement Amounts: Disb Amount: **From:** 3000.00 **To:** 2000.00 Disb Fee Amount: **From:** 90.00 **To:** 60.00 Interest Rebate Amount: **From:** 45.00 **To:** 30.00 Disb Net Amount: **From:** 2955.00 **To:** 1970.00 Payment Trigger **From:** false **To:** true
50	Save the record.

Prepare Document Block and Entity Block for Batch	
Step	**Action/Input**

51	Transmit the following Document tags with this batch to COD:
	
	    \<CommonRecord\> (Root element for the document)
	    \<DocumentId\> (Date/Time stamp with Source Entity ID)
	    \<CreatedDtTm\> (CCYY-MM-DDTHH:mm:ss.ff
	    \<Source\>
	    \<XXXXX EntityId="99999999"\>
	    \<Destination\>
	    \<XXXXX EntityId="99999999"\>
	
	\<FullRsFlg\> = F (Full Response)

52	Transmit the following Entity tags with this batch to COD:
	
	    \<ReportingSchl EntityId="99999999"\>
	    \<ProgramYrSummary\>
	    \<AwardType\>
	    \<SummaryYr\>
	    \<TotNumStuds\>
	    \<TotAwardAmtRep\>
	    \<TotDisbAmtRep\>
	    \<AttendingSchl EntityId=99999999\>

Send Files to COD	
Step	**Action/Input**
53	Prepare the Common Record in XML and compare to expected results provided by COD Customer Service.
54	Transmit the batch to COD via the SAIG using the message class CRTESTIN and your Test Destination Mailbox.
55	COD processes next business day. Receipts and Response records are then placed on the SAIG to be retrieved.

Receive Receipts and Responses from COD	
Step	**Action/Input**
56	Import the Receipts into the school's system. The message class is CRTESTOP. Compare the file with the expected results provided by the COD Customer Service.
57	Import the Response and Booking Notification Response into the school system. The message class is CRTESTOP. Compare the file with the expected results provided by COD Customer Service.
58	COD verifies the results and the successful completion of the second submission cycle.

Appendix A - XML Resources

Extensible Markup Language (XML) is a growing standard for e-commerce, data transmissions and structured documents using the Internet. Many industry groups are developing schemas and data dictionaries for this purpose. As a result, there is extensive information available about XML and the initiatives specific to the higher education community. Many institutions are already using XML for their own Internet initiatives including self-service applications for students, faculty, and staff; data exchanges both within and outside the school; and even data coordination or backup with data warehouse projects.

Available resources about XML include courses at many institutions and local or Internet bookstores. The Web is also a resource, including the sites mentioned below. The first three are international standards bodies, and the last is specifically for the schema and data dictionary for higher education.

- http://www.w3c.org
- http://www.ebXML.org
- http://www.oasis-open.org
- http://www.standardscouncil.org

The following web addresses were shared at the Higher Education Washington, Inc. conference September 26 – 27, 2001. The list was provided by the office of FSA CIO:

- www-106.ibm.com/developerworks/xml/
- Sun'S XML & Java Technologies: java.sun.com/features/1999/03/xml.html
- The XML Industry Portal: www.xml.org/xml/resources_cover.shtml
- XML Software: www.xmlsoftware.com/
- XML Software: www.xmlsoftware.com/
- Web Reference: Exploring XML: www.webreference.com/xml/
- XML Information: html.about.com/cs/xmlinformation
- O'Reilly XML.com: www.xml.com/index.csp
- The XML FAQ: www.ucc.ie/xml
- An XML toolkit to XML – enable your web server: www.webreference.com/xml/column18/

Literature is constantly being updated as new technologies develop and mature. Therefore, it is recommended that time be spent exploring these resources.

Appendix B - XML Schema

An XML Schema specifies the rules surrounding the logical structure of an XML document. It is an application that describes the allowed content of documents. It defines the elements present in the document and the order in which they appear, as well as any attributes that may be associated with an element.

To support the open standards proven effective in the development of the Common Record, the Office of Student Financial Assistance is making the XML Schemas for the Common Record available electronically to all interested parties. Whether a school, a software provider, or a third party servicer is using it for product development to support COD or any student financial resource trading partner interested in incorporating the Common Record into their products and services, the updated schema is available around the middle of November 2001 at FSA's website:

- http://ifap.ed.gov

Appendix C – Common Record Layout

Introduction

This section provides the Common Record layout table, which lists block information grouped according to the following column headings:

- **Field Number** - Lists the Common Record field number
- **COD Data Field** – Contains the Common Record field name, description and legacy record field cross reference
- **Maximum Length** – Specifies the maximum length of the element
- **Data Type** – Specifies the type of field (e.g. date, integer, string, Boolean etc.)
- **Field Type** – Specifies whether the field is a simple or complex element
- **Format and Valid Field Values** – Describes the acceptable values for a given Common Record field
- **Element Requirements for Various Business Processes** - Indicates whether the field is required to perform the following functions:
    - **P=Establish Pell Grant**
    - **DS=Establish DL Subsidized**
    - **DU=Establish DL Unsubsidized**
    - **DP=Establish DL Plus**
    - **CB=Establish Campus-based information**
    - **DB=Establish a disbursement for an award/loan**
    - **RC=Receipt**
    - **RS=Response**

Under each of the functions, an "R" indicates the field is required. An "O" indicates the field is optional to perform the function. "NA" indicates the field is not applicable to the function being referenced.

Unless otherwise noted, the following annotations apply:

- *****This field is required if first disbursement has a disbursement number greater than 01.
- ** This field is required if the school has become ineligible.

The Common Record Layout lists elements in block sequence. It includes the formats, field tags and valid field values. The rules for the layout which are needed for implementation, are described in the XML schema, available on the IFAP website, http://ifap.ed.gov as of August 2001. A general rule regarding sequence of data within blocks, and within complex elements: the start and end data tags and their context must be presented on the XML document within the block's tags or the complex element tags to which they belong. The sequence of the data within that block or element is dictated by the sequence of the data tags presented in the XML schema. For example, if a complex element has ten simple elements within it, those ten elements must occur in the same sequence as depicted in the Common Record layout that follows, as well as the XML schema.

The intent of this Technical Reference is to describe the purpose and use of the COD Process and the Common Record. XML Standards are not presented here and should be obtained from other sources. The following is a representation of the Common Record content, for example, data elements, valid values and maximum field lengths. It does not represent the physical layout of the data transmission. The layout will be depicted in a separate document, the XML schema. This schema is available on the IFAP website, http://ifap.ed.gov as of August 2001. It is provided in a format that can be downloaded for printing or importing to another application.

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

The Common Record Layout

Document Information

DOCUMENT INFORMATION													
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
1.	**<CommonRecord>** **Common Record:** The root element for the document.	NA	NA	Complex Element	NA	R	R	R	R	R	R	R	R
2.	**<DocumentId>** **Document Identification:** The DateTime stamp with the Source Entity Id. This tag maps to the Pell Batch ID and the Direct Loan Loan Origination Batch Identifier, the Disbursement Batch Number, and the Change Batch Identifier.	30	string	Simple Element	CCYY-MM-DDTHH:mm:ss.ff99999999 Once initial information is submitted to COD, new content cannot overwrite the database.	R	R	R	R	R	R	R	R
3.	**<CreatedDtTm>** **DateTime**: The DateTime stamp when the document was created.	22	date/ time	Simple Element	CCYY-MM-DDTHH:mm:ss.ff Once initial information is submitted to COD, new content cannot overwrite the database.	R	R	R	R	R	R	R	R
4.	**<Source>** **Source:** This element provides a logical grouping of elements related to Document Information.	NA	NA	Complex Element	NA Once initial information is submitted to COD, new content cannot overwrite the database.	R	R	R	R	R	R	R	R
5.	**<Destination>** **Destination:** This element provides a logical grouping of elements related to Document Information.	NA	NA	Complex Element	NA Once initial information is submitted to COD, new content cannot overwrite the database.	R	R	R	R	R	R	R	R

March 2002 (2002-2003)
Version 3.3
COD *Technical Reference*
COD Technical Reference Document for Full Participants
Appendix C
AC-1

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
6.	**<Lender EntityId= " ">** **<Guarantor EntityId= " ">** **<School EntityId= " ">** **<ThirdPartyServicer EntityId=" ">** **<COD EntityId= " ">** **<Other EntityId= " ">** **Entity ID**: Attribute listing the Unique identifier for each data exchange partner. This number is used by a translator to produce all related numbers (i.e., OPE ID, Direct Loan School Code, Reporting Pell ID, DUNS number, etc).	8	string	Complex Element with Attribute	99999999	R	R	R	R	R	R	R	R
7.	**<Software Provider=" ">** **Software Provider**: Attribute that indicates the software provider and product. Provider cannot be sent without the Version attribute. This tag maps to the Pell Software Provider field and the first 6 values of the Direct Loan Vendor Identifier and Version Number.	10	string	Complex Element with Attribute	Software provider defined	O	O	O	O	O	O	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

					DOCUMENT INFORMATION								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
8.	**<Software Version= " ">** **Software Version**: Attribute that indicates the software version number. This tag maps to the Pell ED Use field.	5	string	Attribute	Software version defined	O	O	O	O	O	O	NA	O
9.	**<FullRsFlg>** **Full Response Flag**: Flag allowing an override on Entity profile concerning the response document.	1	string	Simple Element	S=Standard Response F=Full Response (standard plus original data) M= Standard Response with Message N= Full Response with Message Defaults to School Profile	O	O	O	O	O	O	NA	NA

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Entity Information

						ENTITY INFORMATION								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
10.	**<ReportingSchl EntityId=" ">** **Reporting School Entity Identification:** A complex element. This element provides a logical grouping of elements related to Entity Information.	8	string	Complex Element with Attribute	99999999 Once initial information is submitted to COD, new content cannot overwrite the database.	R	R	R	R	R	R	NA	R
11.	**<ReportedSummary>** **Reported Summary**: A complex element. This element provides a logical grouping of elements related to reported summary information.	NA	NA	Complex Element	NA	R	R	R	R	R	R	NA	NA
12.	**<Award Type>** **Award Type:** Tag indicating the award type. This tag is listed in the Reported Summary and the Program Year Summary complex elements. FFELSub, FFELUnsub, FFELPLUS, and AltLoan are place holders for those entities using the Common Record to transport FFEL and Alternative Loan information. These tags cannot be used to submit information to COD.	NA	string	Simple Element	Pell DLSub DLUnsub DLPLUS FFELSub FFELUnsub FFELPLUS AltLoan FWSP SEOG Perkins CWC Once initial information is submitted to COD, new content cannot overwrite the database. Note: CWC is not applicable and should not be reported. This value will be removed from the Common Layout once the XML Schema has been updated.	R	R	R	R	R	R	NA	NA
13.	**<SummaryYr>** **Summary Year**: Tag indicating the year corresponding to awards. This tag is listed in the Reported Summary and the Program Year Summary complex elements.	4	year	Simple Element	CCYY Last year in cycle is used (i.e., 2003 corresponds to 2002-2003) Year > 2001 Once initial information is submitted to COD, new content cannot overwrite the database.	R	R	R	R	R	R	NA	NA

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
14.	**<TotNumStuds>** **Total Number of Students**: Total number of student tags in this document (can be duplicated). This information is summarized by program by award year. This tag is listed in the Reported Summary and the Program Year Summary complex elements. This tag maps to the Direct Loan Total Number of Records.	9	integer	Simple Element	0-999999999 Once initial information is submitted to COD, new content cannot overwrite the database.	R	R	R	R	R	R	NA	NA
15.	**<TotAwardAmtRep>** **Total Award Amount Reported**: The total dollar value for awards reported in this document. This information is summarized by program by award year. This tag is listed in the Reported Summary and the Program Year Summary complex elements. This tag maps to the Pell Reported Total of Batch.	15	decimal	Simple Element	0-999999999999.99 Once initial information is submitted to COD, new content cannot overwrite the database.	R	R	R	R	R	R	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
16.	**<TotDisbAmtRep>** **Total Disbursement Amount Reported**: The total dollar value reported in this document. For Direct Loan, this is the total gross disbursement amount. This information is summarized by program by award year. This tag is listed in the Reported Summary and the Program Year Summary complex elements. This tag maps to the Pell Reported Total of Batch.	15	decimal	Simple Element	0-999999999999.99 Once initial information is submitted to COD, new content cannot overwrite the database.	O	O	O	O	O	R	NA	O
17.	**<AttendingSchl EntityId=" ">** **Attending School Entity Identification:** A complex element. This element provides a logical grouping of elements related to Entity Information.	8	string	Complex Element with Attribute	99999999 Once initial information is submitted to COD, new content cannot overwrite the database.	R	R	R	R	R	R	NA	R

ENTITY INFORMATION

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Person Information

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
18.	**<Student SSNum=" " DtofBirth=" " LastName=" ">** **<Borrower SSNum=" " DtofBirth=" " LastName=" ">** **Person Identifier:** The person's identification information on COD. The SSNum portion of this tag maps to the Pell Student's Current SSN for this transaction and the Direct Loan Borrower's Social Security Number, Student's Social Security Number (PLUS) and Student's Social Security Number. The DtofBirth portion of this tag maps to the Pell Student's Date of Birth for this transaction and the Direct Loan Borrower's Date of Birth, Student's Date of Birth (PLUS) and Student's Date of Birth. The LastName portion of this tag maps to the Pell Student's Last Name for this transaction and the Direct Loan Borrower's Last Name, Student's Last Name (PLUS) and Student's Last Name.	52	NA	Complex Element	Person SSNum: 001010001 to 999999998 DtofBirth: Format is CCYY-MM-DD 1902-01-01 to 1994-12-31 LastName: 0-9; Uppercase A to Z: Spaces(s); . (period); '(apostrope); -(dash)	R	R	R	R	R	R	NA	R
19.	**<Identifiers>** **Identifiers:** A complex element. This element provides a logical grouping of elements related to identification information.	NA	NA	Complex Element	NA	O	R	R	R	NA	O	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

						PERSON								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes								
						P	DS	DU	DP	CB	DB	RC	RS	
20.	**<SSNum>** **Social Security Number**: The person's current Social Security Number. This tag is the appropriate vehicle in which to change the Social Security Number. If the content of this tag is different than the SSNum in the Person Identifier, then COD will update the Person Identifier. The SSNum portion of this tag maps to the Pell Student's Current SSN for this transaction and the Direct Loan Borrower's Social Security Number, Student's Social Security Number (PLUS) and Student's Social Security Number.	9	string	Simple Element	001010001 to 999999998	O	O	O	O	O	O	NA	O	
21.	**<DriversLicense>** **Driver's License:** A complex element. This element provides a logical grouping of elements related to Person Information.	NA	NA	Complex Element	NA	O	O	O	O	O	O	NA	O	
22.	**<State>** **Driver's License State**: Attribute indicating the person's Driver's License State. This tag maps to the Direct Loan Borrower's Driver's License State.	3	string	Simple Element	Uppercase A to Z; Valid postal code (See Appendix N State, Jurisdiction, Country Codes)	O	O	O	O	O	O	NA	O	

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

					PERSON								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
23.	**<Number>** **Driver's License Number**: The person's Driver's License Number. This tag maps to the Direct Loan Borrower's Driver's License Number.	20	string	Simple Element	0 to 9; Uppercase A to Z; Space(s); *(Asterisk); -(Dash)	O	O	O	O	O	O	NA	O
24.	**<Name>** **Name:** A complex element. This element provides a logical grouping of elements related to name information.	NA	NA	Complex Element	NA	O	O	O	O	O	O	NA	O
25.	**<FirstName>** **First Name**: The person's first name. This tag maps to the Pell Student's First Name for this transaction and the Direct Loan Borrower's First Name and Student's First Name.	12	string	Simple Element	0 to 9; Uppercase A to Z; Space(s); .(period); '(apostrophe); -(dash) Nil = true	O	O	O	O	O	O	NA	O
26.	**<MiddleInitial>** **Middle Initial**: The person's middle initial. This tag maps to the Pell Student's Middle Initial for this transaction and the Direct Loan Borrower's Middle Initial, Student's Middle Initial (PLUS), and the Student's Middle Initial.	1	string	Simple Element	Uppercase A to Z Nil = true	O	O	O	O	O	O	NA	O
27.	**<LastName>** **Last Name**: The person's last name. This element is the appropriate vehicle in which to change the Last Name. If the content of this element is different than the LastName in the Person Identifier, then COD will update the Person Identifier. The LastName portion of this tag maps to the Pell Student's Last Name for this	35	string	Simple Element	0 to 9; Uppercase A to Z; Space(s); .(period); '(apostrophe); -(dash)	O	O	O	O	O	O	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

					PERSON								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
	transaction and the Direct Loan Borrower's Last Name, Student's Last Name (PLUS) and Student's Last Name.												
28.	**<Contacts>** **Contacts:** A complex element. This element provides a logical grouping of elements related to contact information.	NA	NA	Complex Element	NA	NA	R	R	R	NA	O	NA	O
29.	**<Address>** **Address:** A complex element. This element provides a logical grouping of elements related to address information.	NA	NA	Complex Element	NA Nil = true	NA	R	R	R	NA	O	NA	O
30.	**<Foreign>** **Address Type**: This tag indicates if the address is foreign. This tag is associated with FFEL information.	NA	boolean	Simple Element	true = Address is foreign This tag is optional. If the tag is not sent, the default is false. Nil = true	NA	O	O	O	NA	O	NA	O
31.	**<Temp>** **Address Type**: This tag indicates if the address listed is temporary. While this tag doesn't have a direct match, it is associated with Direct Loan Local information.	NA	boolean	Simple Element	true = Address is temporary This tag is optional. If the tag is not sent, the default is false. Nil = true	NA	O	O	O	NA	O	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

					PERSON								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
32.	**<Addr>** **Address :** A line of the person's address. There is a maximum occurrence of three address lines for this tag. The sequence of this tag maps to the person's first, second, and third lines of address. This tag maps to the Direct Loan Borrower's Permanent Address and the Student's Local Address.	40	string	Simple Element	0 to 9 Uppercase A to Z; .(Period); '(Apostrophe); -(Dash); ,(Comma); #(Number); @(At); %(Percent or care of); &(Ampersand); /(Slash); Space(s) Nil = true	NA	R	R	R	NA	O	NA	O
33.	**<City>** **City**: The person's city. This tag maps to the Direct Loan Borrower's Permanent Address City and the Student's Local Address City.	24	string	Simple Element	0 to 9 Uppercase A to Z; .(Period); '(Apostrophe); -(Dash); ,(Comma); #(Number); @(At); %(Percent or care of); &(Ampersand); /(Slash); Space(s) Nil = true	NA	R	R	R	NA	O	NA	O
34.	**<StateProv>** **State**: The person's State or Province. This tag maps to the Direct Loan Borrower's Permanent Address State and the Student's Local Address State.	3	string	Simple Element	Uppercase A to Z; Valid postal code (See Appendix N State, Jurisdiction, Country Codes) Nil = true If submitting a foreign addresses where state is not applicable, submit <StateProv xsi:nil= "true"/>	NA	R	R	R	NA	O	NA	O
35.	**<PostalCd>** **Zip or Postal Code**: The person's Postal Code (Zip Code). This tag maps to the Direct Loan Borrower's Permanent	13	string	Simple Element	0 to 9999999999999 Nil = true	NA	R	R	R	NA	O	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	P	DS	DU	DP	CB	DB	RC	RS
						PERSON							
	Zip Code and the Student's Local Zip Code.												
36.	**<County>** **County:** The person's county.	19	string	Simple Element	Uppercase A to Z Nil = true	NA	O	O	O	NA	O	NA	O
37.	**<Country>** **Country:** The person's country.	3	string	Simple Element	Uppercase A to Z; Valid postal code (See Appendix N State, Jurisdiction, Country Codes) Nil = true	NA	O	O	O	NA	O	NA	O
38.	**<PhoneNum>** **Phone Number**: The person's phone number. There is a maximum occurrence of three phone numbers for this tag. This tag maps to the Direct Loan Borrower's Telephone Number.	17	integer	Simple Element	0 to 99999999999999999 Nil = true	NA	O	O	O	NA	O	NA	O
39.	**<Email>** **Email Address**: The person's email address. This tag maps to the Direct Loan Student's E-mail Address.	128	string	Simple Element	Any valid keyboard character including an underscore; but not the pipe symbol or space Nil = true	NA	O	O	O	NA	O	NA	O

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

						PERSON							
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
40.	**<SchlUseOnly>** **School Use Only**: This tag contains cross reference information useful to the School. This tag is located in the Student, Borrower, Award, and Disbursement complex elements of the Common Record. This tag maps to the Pell Disbursment Cross-Reference field and the Direct Loan User Identifier Create fields.	20	string	Simple Element	Institutionally defined. Nil = true	O	O	O	O	O	O	NA	O
41.	**<DtofBirth>** **Birth Date**: The person's current date of birth. This tag is the appropriate vehicle in which to change the Date of Birth. If the content of this tag is different than the Date of Birth in the Person Identifier, then COD will update the Person Identifier. The DtofBirth portion of this tag maps to the Pell Student's Date of Birth for this transaction and the Direct Loan Borrower's Date of Birth, Student's Date of Birth (PLUS) and Student's Date of Birth.	10	date	Simple Element	Format is CCYY-MM-DD 1903-01-01 to 1994-12-31	O	O	O	O	O	O	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

	PERSON												
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
42.	**\<CitznStatusInd\>** **Citizenship Status Indicator:** The person's citizenship status. COD will pull student citizenship status from CPS. This is an override field for student citizenship status to allow schools to report correction information from documentation located at the school. This field must be submitted for PLUS loan borrowers. This tag maps to the Direct Loan Borrower's Citizenship and the Student's Citizenship.	1	string	Simple Element	The value the student reported for citizenship. 1 = U.S. citizen (or U.S. national) 2 = Eligible noncitizen 3 = Not eligible Nil = true	O	O	O	R	O	O	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Award Information

AWARD INFORMATION												
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes						
						P	DS	DU	DP	CB	DB	RC	RS
43.	**<DLLoanInfo LoanKey = " " >** **Loan Key**: An attribute which identifies related loan information.	2	integer	Complex Element with Attribute	1-99	NA	R	R	R	NA	O	NA	O
44.	**<OrigntnFeePct>** **Origination Fee Percentage**: The origination fee percentage used for this record. This tag maps to the Direct Loan Origination Fee Percentage.	7	decimal	Simple Element	0-100.000 3 for 3 percent 4 for 4 percent Nil = true	NA	R	R	R	NA	O	NA	O
45.	**<IntRebatePct>** **Interest Rebate Percentage**: The upfront interest rebate percentage for the disbursement. This tag maps to the Direct Loan Interest Rebate Percentage field.	7	decimal	Simple Element	0-100.000 1.5 = 1.5 percent Nil = true	NA	R	R	R	NA	O	NA	O
46.	**<PromNtPrtInd>** **Promissory Note Print Indicator**: The Promissory Note print option used for this record. This tag maps to the Direct Loan Promissory Note Print Indicator.	1	string	Simple Element	S = COD Prints and sends to Borrower R = COD Prints and sends to School Z = COD Reprint Nil = true	NA	O	O	O	NA	O	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
47.	**<DiscStmtPrtInd>** **Disclosure Statement Print Indicator:** Indicates whether the school or COD will print the Disclosure Statement. The party (school or COD) who is responsible for mailing the Disclosure Statement is also responsible for printing and mailing the Plain Language Disclosure Statement. This tag maps to the Direct Loan Disclosure Statement Print Indicator.	1	string	Simple Element	Y = COD prints and sends to Borrower R = COD reprint Defaults to School Profile Nil = true	NA	O	O	O	NA	O	NA	O
48.	**<GradeLevelInd>** **Grade Level Indicator:** Indicates the student's current college grade level in the program or college. This tag is located in the DLLoanInfo and Award complex elements. This tag maps to the Direct Loan Student's College Grade Level.	1	string	Simple Element	0 = 1st year, undergraduate/never attended college; 1 = 1st year, undergraduate/attended college before; 2 = 2nd year undergraduate/sophomore; 3 = 3rd year undergraduate/junior; 4 = 4th year undergraduate/senior; 5 = 5th year/other undergraduate; 6 = 1st year graduate/professional; 7 = Continuing graduate/professional or beyond	NA	R	R	R	R	O	NA	O
49.	**<AwardBeginDt>** **Award Begin Date**: The date when classes begin for the specific period covered by aid. This tag maps to the Direct Loan Loan Period Start Date.	10	date	Simple Element	CCYY-MM-DD 2001-07-02 to 2003-06-30 Cannot be prior to the student's academic year begin date Nil = true	NA	R	R	R	NA	O	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

					AWARD INFORMATION								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
50.	**\<AwardEndDt\>** **Award End Date**: The date when classes end for the specific period covered by aid. This tag maps to the Direct Loan Loan Period End Date.	10	date	Simple Element	CCYY-MM-DD 2003-07-01 to 2004-06-29 Cannot be after the student's academic year end date Nil = true	NA	R	R	R	NA	O	NA	O
51.	**\<AcYrBeginDt\>** **Academic Year Begin Date**: The date the student's academic year starts at the school. This tag maps to the Direct Loan Academic Year Start Date.	10	date	Simple Element	CCYY-MM-DD 2001-07-02 to 2003-06-30 Nil = true	NA	R	R	R	NA	O	NA	O
52.	**\<AcYrEndDt\>** **Academic Year End Date**: The date the student's academic year ends at the school. This tag maps to the Direct Loan Academic Year End Date.	10	date	Simple Element	CCYY-MM-DD 2002-07-01 to 2004-06-29 Nil = true	NA	R	R	R	NA	O	NA	O
53.	**\<Pell\>** **\<DLSub\>** **\<DLUnsub\>** **\<DLPLUS\>** **\<FFELSub\>** **\<FFELUnsub\>** **\<FFELPLUS\>** **\<AltLoan\>** **\<FWSP\>** **\<SEOG\>** **\<Perkins\>** **\<CWC\>** A complex element. This element provides a logical grouping of elements related to award information.	NA	NA	Complex Element	NA	R	R	R	R	R	R	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	P	DS	DU	DP	CB	DB	RC	RS
					AWARD INFORMATION			Element Requirements for Various Business Processes					
54.	**<AwardYr>** **Award Year**: Tag indicating the year corresponding to awards.	4	year	Simple Element	CCYY List last year in cycle (i.e., 2003 for 2002-2003)	R	R	R	R	R	R	NA	O
55.	**<CPSTransNum>** **CPS Transaction Number**: Transaction number from eligible ISIR used to calculate award. This tag maps to the Pell Transaction Number and Accepted Transaction Number field.	2	string	Simple Element	1-99	R	R	R	O	R	R	NA	O
56.	**<AwardAmt>** **Award Amount**: The total award amount that the student is eligible to receive as determined by the school. This tag maps to the Pell Accepted Award Amount for the Entire School Year, Award Amount for the Entire School Year and the Direct Loan Loan Amount Approved.	11	decimal	Simple Element	DL Sub - Grade Level = 0 or 1 Max = 2625 Grade Level = 2 Max 3500 Grade Level = 3,4,5 Max = 5500 Grade Level >= 6 Max = 8500 DL Unsub - Grade Level = 0 or 1 Max = 6625 Grade Level = 2 Max 7500 Grade Level = 3,4,5 Max = 10500 Grade Level >= 6 Max = 18500 If Additional Unsubsidized Loan for HPPA = Y, Grade Level = 3,4,5 Max = 27167 Grade Level >= 6 Max = 45167 PLUS - 0-99999999.99 Pell - refer to the Pell Grant Calculation - Table Appendix H. Nil = true	R	R	R	R	R	O	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
					AWARD INFORMATION	P	DS	DU	DP	CB	DB	RC	RS
57.	**<DependOverride>** **Dependency Override:** COD will download dependency status from CPS. This is a field to allow schools to override dependency information. This tag maps to the Direct Loan Dependency Status field.	1	string	Simple Element	I = Independent D = Dependent Nil = true	NA	O	O	O	O	O	NA	O
58.	**<LessThanFTFlg>** **Less Than Full Time Flag:** Flag indicating if student is less than full-time.	NA	boolean	Simple Element	true = Less than Full Time Status This tag is optional. If the tag is not sent, the default is false. Nil = true	O	O	O	O	R	NA	NA	O
59.	**<FedShareAmt>** **Federal Share Amount:** The federal share portion of the Perkins, FSEOG, or FWS award amount.	11	decimal	Simple Element	0 - 99999999.99 Nil = true	NA	NA	NA	NA	R	NA	NA	O
60.	**<FISAPIncomeOverride>** **FISAP Income Override:** COD will download the primary and secondary FISAP Income amounts from CPS. This is a field to allow schools to override the total Taxable and Nontaxable Income for the student and parents, if dependent, or the student only if independent.	11	decimal	Simple Element	-9999999.99 to 99999999.99 Nil = true	NA	NA	NA	NA	O	NA	NA	O
61.	**<LoanKey>** **Loan Key:** This tag references related loan information.	2	integer	Simple Element	1-99	NA	R	R	R	NA	O	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	P	DS	DU	DP	CB	DB	RC	RS
					AWARD INFORMATION								
										Element Requirements for Various Business Processes			
62.	**<LDefGOver>** **Loan Default/Grant Overaward:** A complex element. This element provides a logical grouping of elements related to default/overaward information. This tag is located in the DLPLUS, DLUnsub, and DLSub complex elements.	NA	NA	Complex Element	NA	NA	R	R	R	NA	NA	NA	O
63.	**<AppliesTo= " ">** **Loan Default/Grant Overpay**: This attribute identifies whether the value is referencing the student or borrower.	1	string	Attribute	B = Borrower S = Student Nil = true	NA	R	R	R	NA	NA	NA	O
64.	**<Value= " ">** **Loan Default/Grant Overpay**: Identifies if the borrower/student is in default on a Title IV loan or owes a refund on a Title IV grant. This tag maps to the Direct Loan Borrower's Loan Default/Grant Overpayment, Student's Loan Default/Grant Overpayment (PLUS) and Student's Loan Default/Grant Overpayment.	1	string	Attribute	Y=Yes N=No Z=Overriden by School Nil = true	NA	R	R	R	NA	NA	NA	O
65.	**<AwardNum>** **Award Number**: Award identifier. This tag maps to the last three digits of the Direct Loan Loan Identifier field.	3	integer	Simple Element	0-999	NA	R	R	R	NA	R	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
66.	**<AwardID>** **Award ID**: Unique award identifier. This tag maps to the Direct Loan Loan Identifier field.	23	string	Simple Element	Student's Social Security Number: 001010001-999999998 Loan Type: S = Subsidized U = Unsubsidized P = Plus Program Year: 03 School Code: X00000-X99999 where X = G or E Loan Sequence Number: 001-999	NA	R	R	R	NA	R	NA	O
67.	**<AwardCreateDt>** **Award Create Date**: The date the award record was created by the school. This tag maps to the Direct Loan Loan Origination Date field.	10	date	Simple Element	CCYY-MM-DD 1900-01-01 to 2099-12-31 Nil = true	NA	R	R	R	NA	NA	NA	O
68.	**<AwardAmtRqd>** **Award Amount Requested**: The total award amount that the parent is interested in borrowing for the PLUS loan. This tag maps to the Direct Loan Loan Amount Requested field.	11	decimal	Simple Element	0-99999999.99 Nil = true	NA	NA	NA	R	NA	NA	NA	O
69.	**<AddtHPPA>** **Additional Unsubsidized Loan for HPPA**: Indicates if the dependent student is eligible for an additional unsubsidized loan amount. This was formerly a HEAL loan. This maps to the Direct Loan Additional Unsubsidized Eligibility up to Health Profession Programs Amount.	NA	boolean	Simple Element	true = Dependent student is eligible for an additional loan amount. Unsubsidized only This tag is optional. If the tag is not sent, the default is false. Nil = true	NA	NA	O	NA	NA	NA	NA	O

Table title (spanning header): AWARD INFORMATION

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

						AWARD INFORMATION								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
70.	**<CostOfAttend>** **Cost of Attendance**: The estimated cost of attending school during the requested award period before subtracting any financial aid or expected family contribution. For Pell the amount must equal COA calculated by the School following the Federal Pell Grant Payment regulations. This tag maps to Pell Accepted Cost of Attendance and Cost of Attendance fields.	11	decimal	Simple Element	0 - 99999999.99 Nil = true	R	NA	NA	NA	NA	NA	NA	O
71.	**<AcCal>** **Academic Calendar**: Calendar which applies to this student's educational program. Must be valid or system accepted to process record. This tag maps to the Pell Accepted Academic Calendar and Academic Calendar fields.	1	string	Simple Element	1=Credit Hours-non-standard terms; 2=Credit Hours-standard terms of quarters; 3=Credit Hours-standard terms of semesters; 4=Credit Hours-standard terms of trimesters; 5=Clock hours; 6=Credit Hours without terms The academic calendar dictates which Payment Methodology can be accepted, and the data required for the elements used in calculating the student's award. Nil = true	R	NA	NA	NA	NA	NA	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

AWARD INFORMATION												
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
72.	**<PmtMethod>** **Payment Methodology**: Formula used to calculate the student's Federal Pell Grant Award. This tag maps to the Pell Accepted Payment Methodology and Payment Methodology fields.	1	string	Simple Element	1=(a)Credit hour with standard terms in which total weeks of instructional time Fall through Spring terms equal or exceed 30 weeks, or have been granted waiver; or (b) School offers a summer term in addition to fall through spring terms, could calculate awards using Formula 1 or 2 and chooses to perform alternate calculation (AC: 2,3, or 4) 2=Credit hour with standard terms in which total weeks of instructional time Fall through Spring terms are less than 30 weeks, has not been granted waiver. School does not use alternate calculation (AC: 2, 3, or 4) 3=Credit hour with standard or non-standard terms (AC: 1, 2, 3, or 4) 4=Clock hour or Credit hour without terms (AC: 5 or 6) 5=Programs of study by correspondence (AC: 1, 2, 3, or 4 denotes Formula 5B AC: 6 denotes Formula 5A) Nil = true	R	NA	NA	NA	NA	NA	NA	O
73.	**<InstructWksUsed>** **Weeks of instructional time used to calculate payment:** Total Number of weeks of instructional time provided by this student's Program of Study during a full academic year. Valid Values depend upon Payment Methodology and Academic Calendar fields. Must be completed when Payment Methodologies 2, 3, 4, or 5 are used. This tag maps to the Pell Accepted Weeks of Instructional Time Used to Calculate Payment and Weeks of Instructional Time Used to Calculate Payment fields.	2	string	Simple Element	No element reported in Document (Payment Methodology 1) 0 - 78 (Payment Methodology 2, 3, 4, or 5) IF PM=2 Must be <30 IF PM=3 Must be valid range IF PM=4 Must be valid range IF PM=5 Must be valid range Nil = true	O	NA	NA	NA	NA	NA	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

AWARD INFORMATION													
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
74.	**\<InstructWksDefiningAcYr\>** **Weeks of instructional time in program's definition of academic year:** Total number of weeks of instructional time in the School's definition of a full academic year for this student's Program of Study. This tag maps to the Pell Accepted Weeks of Inst. time in Program's Definition of Academic Year and Weeks of Inst. Time in Program's Definition of Academic Year fields.	2	string	Simple Element	No element reported in document (Payment Methodology 1) 30 - 78(May never be less than the number provided in Weeks of instructional time used to calculate payment. If>78 set to 30. Nil = true	O	NA	NA	NA	NA	NA	NA	O
75.	**\<CrClockHrsinAwardYr\>** **Credit/Clock hours in this student's program of study's academic year:** Total number of credit/clock hours in all payment periods School expects this student to attend and be paid for during this Federal Pell Grant Award year. This tag maps to the Accepted Pell Cr/Clock Hours in Award Year and Pell Cr/Clock Hours in Award Year fields.	4	string	Simple Element	Required for Academic Calendars 5 and 6 or Ranges: 0-3120 AC=Clock Hour (5) 0-100 AC=Credit Hours without terms(6) Nil = true	O	NA	NA	NA	NA	NA	NA	O
76.	**\<CrClockHrsinProgsAcYr\>** **Credit/Clock hours in this student's program of study's academic year:** Total number of credit or clock hours in the School's definition of a full academic year for this student's Program of Study. This tag maps to the Pell Accepted Cr/Clock Hours in the Student's Program of Study's Academic Year and Pell Cr/Clock Hours in the	4	string	Simple Element	Required for Academic Calendars 5 and 6 or ranges: 900-3120 Academic calendar 5 24-100 Academic calendar 6 Nil = true	O	NA	NA	NA	NA	NA	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
	Student's Program of Study's Academic Year fields.												
77.	**<LowTuitFeesInd>** **Low Tuition and Fees Indicator**: Indicator identifying tuition ranges when the annual tuition is less than or equal to minimum defined by low tuition and fees table. This tag maps to the Pell Low Tuition & Fees Code and Accepted Low Tuition & fees flag.	1	string	Simple Element	1 to 4 1= 0 2= 1 – 216 3= 217 – 433 4= 434 – 649 Nil = true	O	NA	NA	NA	NA	NA	NA	O
78.	**<IncarceratedFlg>** **Incarcerated Federal Pell Recipient Indicator:** Indicator identifying if the student is incarcerated in local penal institution but otherwise eligible to receive Federal Pell Grants. This tag maps to the Incarcerated Federal Pell Recipient Code and Accepted Incarcerated Federal Pell Recipient code.	1	string	Simple Element	true = Yes, the student is incarcerated in a local institution, but is otherwise eligible. false = No, the student previously reported as incarcerated, but is not or is no longer incarcerated. Nil = true	O	NA	NA	NA	NA	NA	NA	O

The table spans "AWARD INFORMATION" across the top.

Common Record Layout Business Process Key
P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	P	DS	DU	DP	CB	DB	RC	RS
					AWARD INFORMATION								
						Element Requirements for Various Business Processes							
79.	**\<VerifStatCd\>** **Verification Status Code:** Status of verification of applicant data by the school. ~~Required only if school has paid a Pell Grant without supporting documentation.~~ This tag is not a direct translation but maps to the Pell Verification Status Code field.	1	string	Simple Element	W: Without Documentation V: Verified Nil = true	O	NA	NA	NA	NA	NA	NA	O
80.	**\<EnrollDt\>** **Enrollment Date**: First date that the student was enrolled in an eligible program for the designated award year. If the student enrolled in a crossover payment period before the first day of the Pell award year (July 1), but which will be paid from 2002-2003 funds, report the actual start date of the student's classes for that payment period. This tag maps to the Pell Accepted Enrollment Date and Enrollment Date.	10	date	Simple Element	CCYY-MM-DD 2002-01-01 to 2003-06-30 Nil = true	R	NA	NA	NA	NA	NA	NA	O
81.	**\<SecondaryEFCInd\>** **Secondary EFC Used Indicator**: Indicator of EFC value used to determine award amount. This tag maps to the Pell Accepted Secondary Expected Family Contribution Code and Secondary Expected Family Contribution Codes.	1	string	Simple Element	O = Federal Pell Grant award previously based on the secondary EFC and reported to the Federal Pell Grant program; student's award now based on the original EFC. S = Federal Pell Grant award based on the secondary EFC, as a calculated by the CPS. Nil = true	O	NA	NA	NA	NA	NA	NA	O

P=Establish Pell Grant, DS=Establish DL Subsidized, DU=Establish DL Unsubsidized, DP=Establish DL PLUS, CB=Establish Campus-based information, DB=Establish a disbursement for an award/loan, RC=Receipt, RS=Response

Disbursement Information

DISBURSEMENT INFORMATION												
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes						
						P	DS	DU	DP	CB	DB	RC	RS
82.	**<Disbursement Number=" ">** **Disbursement Number**: Number of the disbursement. This tag maps to the Pell Disbursement Reference Number and the Direct Loan Disbursement Number.	2	integer	Complex Element with Attribute	1-20	NA	NA	NA	NA	NA	R	NA	O
83.	**<DisbAmt>** **Disbursement Amount**: Amount of money credited to the student's account at the school or paid to the student (or borrower if PLUS) directly. For Direct Loan, this is the gross disbursement amount. If the PmtTriggerFlg = false, this is estimated information; if the PmtTriggerFlg = true, then this is actual information. This tag maps to the Pell Disbursement Amount, Accepted Disbursement Amount. This tags maps to Direct Loan Disbursement Actual Gross Amount and Disbursement Actual Gross Amount - LOC fields.	11	decimal	Simple Element	0 - 99999999.99 (MAX AWARD AMOUNT - for Pell) Nil = true	NA	NA	NA	NA	NA	R	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

					DISBURSEMENT INFORMATION								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
84.	**<DisbDt>** **Disbursement Date**: The date money was credited to the student's account at the school or paid to the student (or borrower if a PLUS loan) directly. If the PmtTriggerFlg = false, this is estimated information. If the PmtTriggerFlg = true, then this is actual information. This tag maps to the Pell Estimated Disbursement Date, Pell Accepted Disbursement Date, Disbursement Date, and the Direct Loan Disbursement Anticipated Date and the Transaction Date fields.	10	date	Simple Element	CCYY-MM-DD 2002-06-21 to 2008-09-30 Nil = true For Pell Grant: 2002-06-21 to 2008-09-30 For Direct Loan: 2001-06-22 to 2004-09-27	NA	NA	NA	NA	NA	R	NA	O
85.	**<PmtTriggerFlg>** **Payment Trigger Flag**: The flag indicating if the Entity is submitting disbursement records for disbursments that have been or will be disbursed. This flag indicates if the record is a disbursement or edit only record.	NA	boolean	Simple Element	true = submit records for payment. false = submit records for edit only. Defaults to False Nil = true	NA	NA	NA	NA	NA	R	NA	O
86.	**<DisbSeqNum>** **Sequence Number**: The number that determines the order in which transactions must be processed for a given disbursement number. This tag maps to the Direct Loan Disbursment Sequence Number.	2	integer	Simple Element	1-99 Disbursement sequence numbers must be sequential and follow in order. Pell valid values are: 1-65 School assigned 66-90 COD assigned Direct Loan valid values are: 1-65 School assigned 66-90 COD assigned 99-91 Payment to Servicer (reverse order) Nil = true	NA	NA	NA	NA	NA	R	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
					DISBURSEMENT INFORMATION	P	DS	DU	DP	CB	DB	RC	RS
87.	**<FirstDisbFlg>** **First Disbursement Flag**: Flag identifying the disbursement with the earliest disbursement date. This tag maps to the Direct Loan First Disbursement Flag field.	NA	boolean	Simple Element	true = Yes, this is the First Disbursement This tag is optional. If the tag is not sent, the default is false. However, tag is required if First Actual Disbursement has a disbursement number greater than 01. Nil = true * Required if first actual disbursement has a disbursement number greater than 01	NA	NA	NA	NA	NA	R - DL*	NA	O
88.	**<DisbNetAmt>** **Disbursement Net Amount**: The net award amount. If the PmtTriggerFlg = false, this is estimated information. If the PmtTriggerFlg = true, then this is actual information. This tag maps to the Direct Loan Disbursement Actual Net Amount, Disbursment Actual Net Amount LOC and Disbursement Anticipated Amount.	11	decimal	Simple Element	0 - 99999999.99 Nil = true	NA	NA	NA	NA	NA	R - DL	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

						DISBURSEMENT INFORMATION								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes								
						P	DS	DU	DP	CB	DB	RC	RS
89.	**<DisbFeeAmt>** **Disbursement Fee Amount**: The Fee Amount. This tag maps to the Direct Loan Disbursement Actual Loan Fee Amount and Disbursement Anticipated Loan Fee Amount.	11	decimal	Simple Element	0 - 99999999.99 Nil = true	NA	NA	NA	NA	NA	R - DL	NA	O
90.	**<IntRebateAmt>** **Interest Rebate Amount**: The Upfront Interest Rebate Amount. If the PmtTriggerFlg = false, this is estimated information. If the PmtTriggerFlg = true, then this is actual information. This tag maps to the Direct Loan Disbursement Actual Interest Rebate Amount, Disbursement Actual Interest Rebate Amount - LOC, and the Disbursement Anticipated Interest Rebate Amount.	11	decimal	Simple Element	0 - 99999999.99 Nil = true	NA	NA	NA	NA	NA	R - DL	NA	O
91.	**<ConfFlg>** **Confirmation Flag:** Indication that this disbursement has been confirmed by the borrower at the school. This tag maps to the Direct Loan Confirmation Flag field.	NA	boolean	Simple Element	true = Yes, this disbursement has been confirmed by the borrower. This tag is optional. If the tag is not sent, the default is false. Nil = true	NA	NA	NA	NA	NA	O	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

					DISBURSEMENT INFORMATION								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
92.	**<PmtPeriodStartDt>** **Payment Period Start Date**: Beginning date of the Payment Period. Used to pay on awards submitted by schools that have become ineligible. This tag maps to the Pell Enrollment Date field.	10	date	Simple Element	CCYY-MM-DD 2002-01-01 to 2003-06-30 Nil = true ** Required if the school has become ineligible	NA	NA	NA	NA	NA	R - Pell**	NA	O

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Response

						RESPONSE								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes								
						P	DS	DU	DP	CB	DB	RC	RS
93.	**<EMPNFlg>** **Electronic MPN Flag**: Flag indicating whether there is an electronic or paper MPN. This tag maps to the Direct Loan Electronic Master Promissory Note Indicator	NA	boolean	Simple Element	true = Electronic MPN	NA	NA	NA	NA	NA	NA	NA	O
94.	**<MPNId>** **MPN ID**: The MPN identifier printed on the MPN. This tag maps to the Direct Loan Electronic Master Promissory Note Identification.	23	string	Simple Element	Student's Social Security Number: 001010001-999999998 Loan Type: M = Subsidized and Unsubsidized Program Year: 03 School Code: X00000-X99999 where X = G or E Loan Sequence Number: 001-999	NA	NA	NA	NA	NA	NA	NA	O
95.	**<MPNStat>** **MPN Status**: The status of the MPN on file at COD. This tag maps to the Direct Loan Promissory Note Status.	1	string	Simple Element	A = Accepted R = Rejected X = Pending	NA	NA	NA	NA	NA	NA	NA	O
96.	**<MPNLinkFlg>** **MPN Link Flag**: The Master Promissory Note flag is used to indicate whether or not the record has been linked to an MPN at COD. This tag maps to the Direct Loan Master Promissory Note Indicator.	NA	boolean	Simple Element	true = Record has been linked to an MPN false = Record is not linked to an MPN	NA	NA	NA	NA	NA	NA	NA	O

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
97.	**<PmttoSvcrAmt>** **Payment to Servicer Amount**: Amount of payment sent to the Servicer by the borrower. This tag maps to the Direct Loan Payment to Servicer Amount.	11	decimal	Simple Element	(-9999999.99 to 99999999.99) FileType = SR only A negative amount indicates a refund A positive amount indicates a reversal of the refund (that is, bounced check) Nil = true	NA	NA	NA	NA	NA	NA	NA	O
98.	**<PmttoSvcrDt>** **Payment to Servicer Date**: The date the Servicer posted the payment to the student's account.	10	date	Simple Element	CCYY-MM-DD	NA	NA	NA	NA	NA	NA	NA	O
99.	**<BkdLoanAmt>** **Booked Loan Amount**: Total net amount of disbursements accepted and booked. This tag maps to the Direct Loan LOC's Total Net Booked Loan Amount.	11	decimal	Simple Element	0 - 99999999.99	NA	NA	NA	NA	NA	NA	NA	O
100.	**<BkdLoanAmtDt>** **Booked Loan Date**: The date the loan booked on COD.	10	date	Simple Element	CCYY-MM-DD	NA	NA	NA	NA	NA	NA	NA	O
101.	**<CrDecisionStat>** **PLUS Credit Decision Status:** The status of the PLUS credit decision for the loan on COD.	1	string	Simple Element	A = Accepted D = Denied P = Pending	NA	NA	NA	NA	NA	NA	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

						RESPONSE								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
102.	**<CrDecisionDate>** **PLUS Credit Decision Date**: The date on which the credit check decision was processed. This tag maps to the Direct Loan Credit Decision Date field.	10	date	Simple Element	CCYY-MM-DD	NA	NA	NA	NA	NA	NA	NA	O
103.	**<CrOverrideInd>** **PLUS Credit Decision Override Indicator**: The status of the credit check for this loan on COD as a result of an override. This tag maps to the Direct Loan Credit Override field.	1	string	Simple Element	C = Credit overridden as a result of new credit information provided E = Credit overridden as a result of an endorser's approval D = Credit denied as a result of an endorser's denial N = Credit denied after pending	NA	NA	NA	NA	NA	NA	NA	O
104.	**<YrTDDisbAmt>** **Year-To-Date Disbursement Amount**: Total amount that has been disbursed to the student for the award year. This tag maps to the Pell YTD Disbursed Amount.	11	decimal	Simple Element	0 - 99999999.99	NA	NA	NA	NA	NA	NA	NA	O
105.	**<TotEligUsed>** **Total Eligibility Used**: Total percentage of the student's annual Pell eligibility used for the specific award year.	7	decimal	Simple Element	0-999.999	NA	NA	NA	NA	NA	NA	NA	O
106.	**<SchedFedPellGrt>** **Scheduled Federal Pell Grant**: Scheduled amount for a full time student. This tag maps to the Pell Scheduled Federal Pell Grant field.	11	decimal	Simple Element	0-Award Amount Maximum Nil = true	NA	NA	NA	NA	NA	NA	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
107.	**<SFAInd>** **SFA Indicator**: Indicator set to inform institutions of modifications that have been made to their database and require immediate action to rectify. This tag maps to the Pell ED Use Flags field.	2	string	Simple Element	SA = Shared SAR CE = Concurrent Enrollment PO = POP	NA	NA	NA	NA	NA	NA	NA	O
108.	**<ProgYrSummary>** **Summary by Program by Award Year**: A complex element. This element provides a logical grouping of elements related to Entity Information.	NA	NA	Complex Element	NA	NA	NA	NA	NA	NA	NA	NA	O
109.	**<TotNumAcc>** **Total Number Accepted**: Total number of accepted records in this document. This information is summarized by program by award year. This tag maps to the Direct Loan Total Number of Accepted Records.	9	integer	Simple Element	0-999999999	NA	NA	NA	NA	NA	NA	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	P	DS	DU	DP	CB	DB	RC	RS
					RESPONSE								
						Element Requirements for Various Business Processes							
110.	**<TotNumRej>** **Total Number Rejected**: Total number of rejected records in this document. This information is summarized by program by award year. This tag maps to the Direct Loan Total Number of Rejected Records.	9	integer	Simple Element	0-999999999	NA	NA	NA	NA	NA	NA	NA	O
111.	**<TotNumCorr>** **Total Number Corrected**: Total number of corrected records in this document. This information is summarized by program by award year.	9	integer	Simple Element	0-999999999	NA	NA	NA	NA	NA	NA	NA	O
112.	**<TotNumDup>** **Total Number Dup**: Total number of duplicate records in this document. This information is summarized by program by award year. This tag maps to the Pell Number of Duplicate Records.	9	integer	Simple Element	0-999999999	NA	NA	NA	NA	NA	NA	NA	O
113.	**<TotNumHeld>** **Total Number Held**: Total number of held records in this document. This information is summarized by program by award year.	9	integer	Simple Element	0-999999999	NA	NA	NA	NA	NA	NA	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	P	DS	DU	DP	CB	DB	RC	RS
					RESPONSE								
						Element Requirements for Various Business Processes							
114.	**\<TotNumPartial\>** **Total Number Partial**: Total number of awards for which only part of the award transaction is accepted. This information is summarized by program by award year.	9	integer	Simple Element	0-999999999	NA	NA	NA	NA	NA	NA	NA	O
115.	**\<TotNumVerif\>** **Total Number Verified**: Total number of students in this document that are reported to be selected for verification by CPS. This information is summarized by program by award year.	9	integer	Simple Element	0-999999999	NA	NA	NA	NA	NA	NA	NA	O
116.	**\<TotNumSSAdmin\>** **Total Number SSA Match**: Total number of students in this document that are reported by CPS to have a SSA match not equal to 4. This information is summarized by program by award year.	9	integer	Simple Element	0-999999999	NA	NA	NA	NA	NA	NA	NA	O
117.	**\<TotAmtAcc\>** **Total Amount Accepted**: The total dollar value reported in this document. For Pell Grant, the total disbursement amount accepted. For Direct Loan, the total gross disbursement amount accepted, regardless of payment trigger. This information is summarized by year by program.	15	decimal	Simple Element	0-999999999999.99	NA	NA	NA	NA	NA	NA	NA	O

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
						P	DS	DU	DP	CB	DB	RC	RS
118.	**<TotAmtCorr>** **Total Amount Corrected**: The total dollar value reported in this document for corrected Pell disbursements. This information is summarized by program by award year.	15	decimal	Simple Element	0-999999999999.99	NA	NA	NA	NA	NA	NA	NA	O
119.	**<Receipt>** **Receipt:** A datetime stamp indicating receipt of the document at COD.	22	date/ time	Simple Element	CCYY-MM-DDTHH:mm:ss.ff	NA	NA	NA	NA	NA	NA	R	NA
120.	**<Response>** Response: A complex element. This element provides a logical grouping of elements related to Entity Information.	NA	NA	Complex Element	NA	NA	NA	NA	NA	NA	NA	O	R
121.	**<RsInd>** **Response Indicator**: The result of processing the record on COD. This tag maps to the Pell Action Code, Origination warning/reject reasons, Action Code/Status and the Direct Loan Full Loan Origination Status Flag.	1	string	Simple Element	A = Accepted R = Rejected D = Duplicate H = Held C = Corrected P = Partial	NA	NA	NA	NA	NA	NA	NA	O
122.	**<DocumentType>** **Document Type**: The type of document being returned from COD.	2	string	Simple Element	BN = Response - Booking Notification CO = Response - Credit Decision Override HL = Response - Hold Process ND = Response - Negative Disbursement PS = Response - Payment to Servicing PN = Response - Promissory Note RC = Receipt RS = Response SG = Response - System Generated WB = Response - Web Initiated	NA	NA	NA	NA	NA	NA	NA	R

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

						RESPONSE								
Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes								
						P	DS	DU	DP	CB	DB	RC	RS	
123.	**\<DocumentStat\>** **Document Status**: The status of the processed document on COD. Delete this: This tag (along with the Response Code) maps to the Pell Batch Reject Reasons and the Direct Loan Batch Reject Code.	1	string	Simple Element	A = Accepted R = Rejected D = Duplicate	NA	NA	NA	NA	NA	NA	O	R	
124.	**\<ProcessDt\>** **Processing Date**: The date the document information was processed at COD. This tag maps to the Pell RFMS Process Date and the Direct Loan Acknowledgement Date and Promissory Note Acknowledgement Date.	10	date	Simple Element	CCYY-MM-DD	NA	NA	NA	NA	NA	NA	NA	R	
125.	**\<Edit Results\>** Edit Results: A complex element. This element provides a logical grouping of elements related to Entity Information.	NA	NA	Complex Element	NA	NA	NA	NA	NA	NA	NA	NA	R	
126.	**\<RsErrorCd\>** **Response Error Code**: Edit result from COD processing. This tag maps to the Pell Edit/Comment Codes and the Direct Loan Full Loan Origination Reject Reasons, Loan Identifier Error Code, and Promissory Note Reject Codes.	3	string	Simple Element	See COD edits, Appendix E.	NA	NA	NA	NA	NA	NA	NA	O	

Common Record Layout Business Process Key

P=Establish Pell Grant, **DS**=Establish DL Subsidized, **DU**=Establish DL Unsubsidized, **DP**=Establish DL PLUS, **CB**=Establish Campus-based information, **DB**=Establish a disbursement for an award/loan, **RC**=Receipt, **RS**=Response

Field #	COD Data Field	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
					RESPONSE	P	DS	DU	DP	CB	DB	RC	RS
127.	**\<RsMsg\>** **Response Message:** The text of the edit result. This field is tranmitted only via web applications.	150	string	Simple Element	See COD edits, Appendix E.	NA	NA	NA	NA	NA	NA	NA	O
128.	**\<Field\>** **Field**: The element referenced by the Edit Code. The tag and the original content are returned.	150	string	Simple Element		NA	NA	NA	NA	NA	NA	NA	O
129.	**\<Value\>** **Value**: New value in field if a correction is applied.	150	string	Simple Element		NA	NA	NA	NA	NA	NA	NA	O
130.	**\<ReportedValue\>** **Reported Value:** The value reported by the school in the tag contained in the \<Field\> tag .	150	string	Simple Element		NA	NA	NA	NA	NA	NA	NA	O

Appendix D – Common Record Crosswalk

Introduction

Notes:
Borrower information translation is dependent on award type. If the DL is a Subsidized or Unsubsidized loan, then the Borrower information translates to the student person information. If the DL is a PLUS, then the Borrower information translates to the borrower person information.

** Student information translates to the student person information.

*** These field values have changed from legacy record layouts, but have similar functions/names. Please refer to Technical Reference for additional information on content value/ or changed business process.

TIV WAN		
Title IV Wan Transmission Header Record	**Common Record Block**	**Common Record Tag**
TIVWAN Transmission Header ID	Common Record and Legacy	NA
Unused	Common Record and Legacy	NA
Header Indicator	Common Record and Legacy	NA
Unused	Common Record and Legacy	NA

TIV WAN		
Title IV Wan Transmission Batch Header Record	**Common Record Block**	**Common Record Tag**
TIVWAN Batch Header Identification Number	Common Record and Legacy	NA
Header Destination Number	Common Record and Legacy	NA
Unused	Common Record and Legacy	NA
Header Class Lavel	Common Record and Legacy	NA
Header Message Class	Common Record and Legacy	NA
Header XXX Label	Common Record and Legacy	NA
Header Batch Label	Common Record and Legacy	NA
Header Batch ID	Common Record and Legacy	NA
Header NCNT Label	Common Record and Legacy	NA
Header NCNT	Common Record and Legacy	NA
Unused	Common Record and Legacy	NA

TIV WAN		
Title IV Wan Transmission Batch Trailer Record	**Common Record Block**	**Common Record Tag**
TIVWAN Batch Trailer Identification Number	Common Record and Legacy	NA
Trailer Destination Number	Common Record and Legacy	NA
Unused	Common Record and Legacy	NA
Trailer Class Label	Common Record and Legacy	NA
Trailer Message Class	Common Record and Legacy	NA
Trailer XXX Label	Common Record and Legacy	NA
Trailer Batch Label	Common Record	NA

TIV WAN		
Title IV Wan Transmission Batch Trailer Record	**Common Record Block**	**Common Record Tag**
	and Legacy	
Trailer Batch ID	Common Record and Legacy	NA
Trailer NCNT Label	Common Record and Legacy	NA
Trailer NCNT	Common Record and Legacy	NA
Unused	Common Record and Legacy	NA

TIV WAN		
Title IV Wan Transmission Trailer Record	**Common Record Block**	**Common Record Tag**
TIVWAN Transmission Trailer ID	Common Record and Legacy	NA
Unused	Common Record and Legacy	NA
Header Indicator	Common Record and Legacy	NA
Unused	Common Record and Legacy	NA

RFMS		
Grant Batch Header Record	**Common Record Block**	**Common Record Tag**
Header Identifier	Legacy Only	x
Data Record Length	Legacy Only	x
Batch ID	Common Record	DocumentId
OPE ID	Legacy Only	x
Software Provider	Common Record	Software Provider = " "
Unused	Legacy Only	x
ED Use (Media Type)	Legacy Only	x
ED Use (Express Software Version)	Common Record	Software Version = " "
RFMS Process Date	Response Information	ProcessDt
Batch Reject Reasons	Response Information	RsErrorCd
Unused	Legacy Only	x

RFMS		
Grant Batch Trailer Record	**Common Record Block**	**Common Record Tag**
Trailer Identifier	Legacy Only	x
Data Record Length	Legacy Only	x

RFMS		
Batch ID	Common Record	DocumentId
Reported Number of Records	Legacy Only	x
Reported Total of Batch	Entity Information	TotAmtRep
Reported Total Sign Indicator	Legacy Only	x
Accepted and Corrected Number of Records	Legacy Only	x
Accepted and Corrected Total of Batch	Legacy Only	x
Accepted and Corrected Total Sign Indicator	Legacy Only	x
Number of Duplicate Records	Entity Information	TotNumDup
Unused	Legacy Only	x
Unused	Legacy Only	x

RFMS		
Origination Record	**Common Record Block**	**Common Record Tag**
Origination ID	Legacy Only	x
Original SSN	Legacy Only	x
Original Name Code	Legacy Only	x
Attended Campus PELL-ID	Entity Information	AttendingSchl - EntityId
Unused	Legacy Only	x
Origination cross-reference	Award Information	SchlUseOnly
Action Code	Response Information	RsInd
Unused	Legacy Only	x
Award amount for entire school year	Award Information	AwardAmt
Estimated Disbursement Date #1 - #15	Disbursement Information	DisbNum = "1" - "15" DisbDt
Enrollment Date	Award Information - Pell	EnrollDt
Low Tuition & Fees code	Award Information - Pell	LowTuitFeesInd
Verification Status code	Award Information - Pell	VerifStatusCd***
Incarcerated Federal Pell Recipient code	Award Information - Pell	IncarceratedFlg
Transaction Number	Award Information	CPSTransNum
Expected Family Contribution (EFC)	Legacy Only	x
Secondary Expected Family Contribution Code	Award Information - Pell	SecondaryEFCInd
Academic calendar	Award Information - Pell	AcCal
Payment Methodology	Award Information - Pell	PmtMethod
Cost of Attendance	Award Information - Pell	CostofAttend
Enrollment status	Legacy Only	x
Weeks of instructional time used to calculate payment	Award Information - Pell	InstructWksUsed
Weeks of inst. time in program's definition of academic year	Award Information - Pell	InstructWksDefiningAcYr
Cr/Clock hrs in Award Year	Award Information - Pell	CrClockHrsinAwardYr
Cr/Clock hrs in this student's program of study's academic year	Award Information - Pell	CrClockHrsinProgsAcYr
Institution Internal Sequence Number	Legacy Only	x

RFMS		
Origination Record	**Common Record Block**	**Common Record Tag**
Unused	Legacy Only	x
Student Current SSN for this transaction	Person Information	Student SSNum = " "
Student's Date of Birth for this transaction	Person Information	Student DtofBirth = " "
Student's Last Name for this transaction	Person Information	Student LastName = " "
Student's First Name for this transaction	Person Information	FirstName
Student's Middle Initial for this transaction	Person Information	MiddleInitial
Unused	Legacy Only	x

RFMS		
Origination Acknowledgement Record	**Common Record Block**	**Common Record Tag**
Origination ID	Legacy Only	x
Original SSN	Legacy Only	x
Original Name Code	Legacy Only	x
Attended Campus PELL-ID	Entity Information	AttendingSchl - EntityId
Unused	Legacy Only	x
Origination cross-reference	Award Information	SchlUseOnly
Action Code	Response Information	RsInd
Unused	Legacy Only	x
Accepted Award amount for the entire school year	Award Information	AwardAmt
Accepted Estimated Disbursement Date #1 - #15	Disbursement Information	Disb Number = "1" - "15" DisbDt
Accepted Enrollment Date	Award Information - Pell	EnrollDt
Accepted Low Tuition & fees flag	Award Information - Pell	LowTuitFeesInd
Accepted Verification status flag	Award Information - Pell	VerifStatusCd
Accepted Incarcerated Federal Pell Recipient code	Award Information - Pell	IncarceratedFlg
Accepted Transaction number	Award Information	CPSTransNum
Accepted Expected Family Contribution (EFC)	Legacy Only	x
Accepted Secondary Expected Family Contribution Used Code	Award Information - Pell	SecondaryEFCInd
Accepted Academic calendar	Award Information - Pell	AcCal
Accepted Payment methodology	Award Information - Pell	PmtMethod
Accepted Cost of Attendance	Award Information - Pell	CostofAttend
Accepted Enrollment status	Legacy Only	x
Accepted Weeks of instructional time used to calculate payment	Award Information - Pell	InstructWksUsed
Accepted Weeks of inst. time in program's definition of academic year	Award Information - Pell	InstructWksDefiningAcYr
Accepted Cr/Clock hours in Award Year	Award Information - Pell	CrClockHrsinAwardYr
Accepted Cr/Clock hours in this student's program of study's academic year	Award Information - Pell	CrClockHrsinProgsAcYr
Institutional Internal Sequence Number	Legacy Only	
Unused	Legacy Only	x

RFMS		
Origination Acknowledgement Record	**Common Record Block**	**Common Record Tag**
Scheduled Federal Pell Grant	Response Information	SchedFedPellGrt
Previously Accepted Transaction Number	Legacy Only	x
Previously Accepted EFC	Legacy Only	x
Previously Accepted Secondary EFC Code	Legacy Only	x
Previously Accepted Cost of Attendance	Legacy Only	x
Origination warning/reject reasons	Response Information	RsInd
ED Use Flags	Response Information	SFAInd
Negative Pending Amount	Legacy Only	x
Secondary Expected Family Contribution	Award Information - Pell	SecondaryEFCInd
Student Current SSN for this transaction	Person Information	Student SSNum = " "
Student's Date of Birth for this transaction	Person Information	Student DtofBirth = " "
Student's Last Name for this transaction	Person Information	Student LastName = " "
Student's First Name for this transaction	Person Information	FirstName
Student's Middle Initial for this transaction	Person Information	MiddleInitial
Unused	Legacy Only	x

RFMS		
Disbursement Record	**Common Record Block**	**Common Record Tag**
Origination ID	Legacy Only	x
Disbursement cross-reference	Disbursement Information	SchlUseOnly
Action Code	Response Information	RsInd
Disbursement Reference Number	Disbursement Information	Disbursement Number = " "
Debit/Credit Indicator Flag	Disbursement Information	First digit of DisbAmt
Disbursement Amount	Disbursement Information	DisbAmt
Disbursement Date	Disbursement Information	DisbDt
Payment Period Start Date	Disbursement Information	PmtPeriodStartDt
Unused	Legacy Only	x

RFMS		
Disbursement Acknowledgement Record	**Common Record Block**	**Common Record Tag**
Origination ID	Legacy Only	x
Disbursement cross-reference	Disbursement Information	SchlUseOnly
Action Code/Status	Response Information	RsInd
Disbursement Reference Number	Disbursement Information	Disbursement Number = " "
Accepted Debit/Credit Indicator Flag	Disbursement Information	First digit of DisbAmt
Accepted Disbursement Amount	Disbursement Information	DisbAmt

RFMS		
Disbursement Acknowledgement Record	**Common Record Block**	**Common Record Tag**
Disbursement Date	Disbursement Information	DisbDt
Payment Period Start Date	Disbursement Information	PmtPeriodStartDt
Unused	Legacy Only	x
YTD Disbursed Amount	Response Information	YrTDDisbAmt
Edit/Comment Codes	Response Information	RsErrorCd
ED Use Flags	Response Information	SFAInd
Unused	Legacy Only	x

Direct Loan		
Header	**Common Record Block**	**Common Record Tag**
Header Record Identifier	Legacy Only	x
Data Record Length	Legacy Only	x
Message Class	Legacy Only	x
Batch Identifier	Common Record	Document Id
Created Date	Legacy Only	x
Created Time	Legacy Only	x
Batch Reject Code	Response	RsErrorCd
End Date	Legacy Only	x
Rebuild Loan File Request Type	Legacy Only	x
Vendor Identifier and Version Number	Common Record/ Common Record	Software Provider= " " Software Version= " "
Filler	Legacy Only	x

Direct Loan		
Trailer	**Common Record Block**	**Common Record Tag**
Trailer Record Identifier	Legacy Only	x
Data Record Length	Legacy Only	x
Number of Records	Reported Summary	TotNumStuds
Total Number of Accepted Records	Reported Summary	TotNumAcc
Total Number of Rejected Records	ProgYrSummary	TotNumRej
Total Number of Pending Records	Legacy Only	x
Filler	Legacy Only	x

Direct Loan		
Full Loan (Subsidized/Unsubsidized/PLUS) Origination	**Common Record Block**	**Common Record Tag**

Direct Loan		
Full Loan (Subsidized/Unsubsidized/PLUS) Origination	**Common Record Block**	**Common Record Tag**
Loan Identifier	Award Information - DL	AwardId
Borrower's Social Security Number	Person Information *	SSNum
Borrower's First Name	Person Information *	FirstName
Borrower's Last Name	Person Information *	Person LastName = " "
Borrower's Middle Initial	Person Information *	MiddleInitial
Borrower's Permanent Address	Person Information *	Addr1
Borrower's Permanent Address City	Person Information *	City
Borrower's Permanent Address State	Person Information *	State
Borrower's Permanent Zip Code	Person Information *	ZipCd
Borrower's Telephone Number	Person Information *	PhoneNum
Borrower's Driver's License Number	Person Information *	DLNum
Borrower's Driver's License State	Person Information *	DLNum State = " "
Borrower's Date of Birth	Person Information *	Person DtofBirth = " "
Borrower's Citizenship	Person Information *	CitznStatusInd***
Borrower's Alien Registration Number	Legacy Only	x
Borrower's Loan Default/Grant Over	Award Information - DL	LDefGOver AppliesTo Value
Student's College Grade Level	Loan Information - DL	GradeLevelInd
Loan Amount Approved	Award Information	AwardAmt
Loan Period Start Date	LoanInformation - DL	AwardBeginDt
Loan Period End Date	LoanInformation - DL	AwardEndDt
1st-20th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "1" - "20" DisbDt
1st - 20th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "1" - "20" DisbAmt
1st - 20th Disbursement Anticipated Loan Fee Amount	Disbursement Information	Disbursement Number = "1" - "20" DisbFeeAmt
1st - 20th Disbursement Anticipated Interest Rebate Amount	Disbursement Information	Disbursement Number = "1" - "20" IntRebateAmt
1st - 20th Disbursement Anticipated Net Amount	Disbursement Information	Disbursement Number = "1" - "20" DisbNetAmt
Loan Origination Batch Identifier	Common Record	DocumentId
Promissory Note Print Indicator	LoanInformation - DL	PromNtPrtInd
Additional Unsubsidized Eligibility for Dep Student	Legacy Only	x
Origination Fee Percentage	LoanInformation - DL	OrigntnFeePct
Student's Social Security Number (PLUS)	Person Information	Student SSNum = " "
Student's First Name (PLUS)	Person Information	FirstName
Student's Last Name (PLUS)	Person Information	Student LastName = " "
Student's Middle Initial (PLUS)	Person Information	MiddleInitial

Direct Loan		
Full Loan (Subsidized/Unsubsidized/PLUS) Origination	**Common Record Block**	**Common Record Tag**
Student's Citizenship (PLUS)	Person Information	CitznStatusInd
Student's Alien Registration Number (PLUS)	Legacy Only	x
Student's Date of Birth (PLUS)	Person Information	Student DtofBirth = " "
Student's Loan Default/Grant Overpayment (PLUS)	Award Information - DL	LDefGOver AppliesTo Value
School Code	Legacy Only	x
Filler	Legacy Only	x
Student's Local Address	Person Information**	Temp = true Addr
Student's Local Address City	Person Information**	Temp = true City
Student's Local Address State	Person Information**	Temp = true State
Student's Local Zip Code	Person Information**	Temp = true ZipCd
Filler	Legacy Only	x
Dependency Status	Award Information	DependOverride***
Filler	Legacy Only	x
Loan Origination Date	Award Information - DL	AwardCreateDt
Academic Year Start Date	LoanInformation - DL	ACYrBeginDt
Academic Year End Date	LoanInformation - DL	ACYrEndDt
Additional Unsubsidized Eligibility up to Health Profession Programs Amount	Award Information - DL	AddtHPPA
Disclosure Statement Print Indicator	LoanInformation - DL	DiscStmtPrtInd
Student's E-mail Address	Person Information**	Email

Direct Loan		
Full Loan (Subsidized/Unsubsidized/PLUS) Origination Acknowledgement	**Common Record Block**	**Common Record Tag**
Acknowledgement Date	Response Information	ProcessDt
Loan Origination Batch Identifier	Common Record	DocumentId
Loan Identifier	Award Information	AwardId
Full Loan Orig Status Flag	Response Information	RsInd***
Full Loan Orig Reject Reasons	Response Information	RsErrorCd
Master Promissory Note Status	Response Information	MPNStat
Electronic Master Promissory Note Indicator	Response Information	EMPNFlg
Master Promissory Note Indicator	Response Information	MPNLinkFlg
Filler	Legacy Only	x

Direct Loan		
Disbursement/ Disbursement Acknowledgement, Booking Notification, or Servicer Refund	**Common Record Block**	**Common Record Tag**
Loan Identifier	Award Information	AwardId
Disbursement Number	Disbursement Information	Disbursement Number = " "
Disbursement Activity	Legacy Only	x
Transaction Date	Disbursement Information	DisbDt
Disbursement Sequence Number	Disbursement Information	DisbSeqNum
Disbursement Actual Gross Amount	Disbursement Information	DisbAmt
Disbursement Actual Loan Fee Amount	Disbursement Information	DisbFeeAmt
Disbursement Actual Net Amount	Disbursement Information	DisbNetAmt
Disbursement Actual Interest Rebate Amount	Disbursement Information	IntRebateAmt
Filler	Legacy Only	x
User Identifier Create	Disbursement Information	SchlUseOnly
Disbursement Batch Number	Common Record	DocumentId
School Code	Legacy Only	x
Filler	Legacy Only	x
Filler	Legacy Only	x
Filler	Legacy Only	x
Disb Activity Taken Status	Legacy Only	x
Filler	Legacy Only	x
Filler	Legacy Only	x
Disbursement Actual Gross Amount - LOC	Disbursement Information	DisbAmt
Disbursement Actual Loan Fee Amount - LOC	Disbursement Information	DisbFeeAmt
Disbursement Actual Net Amount - LOC	Disbursement Information	DisbNetAmt
Payment to Servicer Amount	Award Information - DL	PmttoSvcrAmt
First Disbursement Flag	Disbursement Information	FirstDisbFlg
Disbursement Actual Interest Rebate Amount - LOC	Disbursement Information	IntRebateAmt
Filler	Legacy Only	x
LOC's Total Net Booked Loan Amount	Award Information - DL Response	BkdLoanAmt
Acknowledgement Date	Common Record	ProcessDt
Confirmation Flag	Disbursement Information	ConfFlg

Direct Loan		
Loan Origination Change	**Common Record Block**	**Common Record Tag**
Loan Identifier	Award Information - DL	AwardId
Loan Identifier Error Code	Response Information	RsErrorCd
Change Field Number01-10	Legacy	x
Value01-10	Legacy	x
Error01-10	Response Information	RsErrorCd
Filler	Legacy Only	x
Change Batch Identifier	Common Record	DocumentId
Filler	Legacy Only	x

Direct Loan		
Loan Origination Change	Common Record Block	Common Record Tag
S038 - 1st Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "1" DisbDt
S039 - 1st Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "1" DisbAmt
S048 - 2nd Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "2" DisbDt
S049 - 2nd Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "2" DisbAmt
S058 - 3rd Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "3" DisbDt
S059 - 3rd Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "3" DisbAmt
S068 - 4th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "4" DisbDt
S069 - 4th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "4" DisbAmt
S130 - 5th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "5" DisbDt
S131 - 5th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "5" DisbAmt
S134 - 6th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "6" DisbDt
S135 - 6th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "6" DisbAmt
S138 - 7th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "7" DisbDt
S139 - 7th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "7" DisbAmt
S142 - 8th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "8" DisbDt
S143 - 8th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "8" DisbAmt
S146 - 9th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "9" DisbDt
S147 - 9th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "9" DisbAmt
S150 - 10th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "10" DisbDt

Direct Loan		
Loan Origination Change	**Common Record Block**	**Common Record Tag**
S151 - 10th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "10" DisbAmt
S154 - 11th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "11" DisbDt
S155 - 11th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "11" DisbAmt
S158 - 12th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "12" DisbDt
S159 - 12th Disbursement Anticipated Gross Amount	Disbusement Information	Disbusement Number = "12" DisbAmt
S162 - 13th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "13" DisbDt
S163 - 13th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "13" DisbAmt
S166 - 14th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "14" DisbDt
S167 - 14th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "14" DisbAmt
S170 - 15th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "15" DisbDt
S171 - 15th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "15" DisbAmt
S174 - 16th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "16" DisbDt
S175 - 16th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "16" DisbAmt
S178 - 17th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "17" DisbDt
S179 - 17th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "17" DisbAmt
S182 - 18th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "18" DisbDt
S143 - 18th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "18" DisbAmt
S186 - 19th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "19" DisbDt
S187 - 19th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "19" DisbAmt

Direct Loan		
Loan Origination Change	**Common Record Block**	**Common Record Tag**
S190 - 20th Disbursement Anticipated Date	Disbursement Information	Disbursement Number = "20" DisbDt
S191 - 20th Disbursement Anticipated Gross Amount	Disbursement Information	Disbursement Number = "20" DisbAmt
S122 - Academic Year End Date	Loan Information - DL	ACYrEndDt
S121 - Academic Year Start Date	Loan Information - DL	ACYrBeginDt
S123 - Additional Unsubsidized Eligibility for Dependent Student	Legacy Only	x
S110 - Additional Unsubsidized Eligibility for Health Profession Programs	Award Information - DL	AddtHPPA
S019 - Borrower's Alien Registration Number	Legacy Only	x
S018 - Borrower's Citizenship	Person Information *	CitznStatusInd***
S016 - Borrower's Date of Birth	Person Information *	BorrowerDtofBirth = " "
S107 - Borrower's Date of Birth Change Date	Legacy Only	x
S105 - Borrower's Driver's License Number	Person Information *	DLNum
S014 - Borrower's Driver's License State	Person Information *	DLNum State = " "
S006 - Borrower's First Name	Person Information *	FirstName
S007 - Borrower's Last Name	Person Information *	LastName
S022 - Borrower's Loan Default/Grant Overpayment	Award Information - DL	LDefGOver AppliesTo Value
S008 - Borrower's Middle Initial	Person Information *	MiddleInitial
S009 - Borrower's Permanent Address	Person Information *	Addr1
S104 - Borrower's Permanent Address Change Date	Legacy Only	x
S010 - Borrower's Permanent Address City	Person Information *	City
S011 - Borrower's Permanent Address State	Person Information *	StateProv
S012 - Borrower's Permenent Zip Code	Person Information *	ZipCd
S005 - Borrower's Social Security Number	Person Information *	SSNum
S106 - Borrower's Social Security Change Date	Legacy Only	x
S013 - Borrower's Telephone Number	Person Information *	PhoneNum
S017 - Dependency Status	Award Information	DependOverride***
S115 - Disclosure Statement Print Indicator	Loan Information - DL	DiscStmtPrtInd
S193 - Interest Rebate Percentage	Loan Information - DL	IntRebatePct
S029 - Loan Amount Approved	Award Information	AwardAmt
S033 - Loan Period End Date	Loan Information - DL	AwardEndDt
S032 - Loan Period Start Date	Loan Information - DL	AwardBeginDt
S116 - Origination Fee Percentage	Loan Information - DL	OrigntnFeePct
S083 - Promissory Note Print Indicator	Loan Information - DL	PromNtPrtInd
P008 - Student's Alien Registration Number	Legacy Only	x
P007 - Student's Citizenship	Person Information**	CitznStatusInd***
S026 - Student's College Grade Level	Loan Information - DL	GradeLevelInd

Direct Loan		
Loan Origination Change	**Common Record Block**	**Common Record Tag**
P006 - Student's Date of Birth	Person Information**	Student DtofBirth = " "
S126 - Student's E-mail Address	Person Information**	Email
P003 - Student's First Name	Person Information**	FirstName
P004 - Student's Last Name	Person Information**	Student LastName = " "
P009 - Student's Loan Default/Grant Overpayment	Award Information - DL	LDefGOver AppliesTo Value
S100 - Student's Local Address	Person Information**	Temp = true Addr
S105 - Student's Local Address Change Date	Legacy Only	x
S101 - Student's Local Address City	Person Information**	Temp = true City
S102 - Student's Local Address State	Person Information**	Temp = true StateProv
S103 - Student's Local Zip Code	Person Information**	Temp = true ZipCd
P005 - Student's Middle Initial	Person Information**	MiddleInitial
P002 - Student's Social Security Number	Person Information**	Student SSNum = " "

Direct Loan		
MPN/PLUS Promissory Note Acknowledgement	**Common Record Block**	**Common Record Tag**
Promissory Note Acknowledgement Date	Common Record	ProcessDt
Promissory Note Batch Identifier	Legacy Only	x
Loan Identifier	Award Information	AwardId
Promissory Note Status	Response Information	MPNStat
Promissory Note Reject Code	Response Information	RsErrorCd
1st - 20th Anticipated Gross Amount	Disbursement Information	Disbursement Number = "1" - "20" DisbAmt
Master Promissory Note Identification	Response Information	MPNId

Direct Loan		
PLUS Credit Decision Acknowledgement	**Common Record Block**	**Common Record Tag**
Credit Decision Date	Response CrDecisionResponse	CrDecisionDt
Loan Identifier	Award Information - DL	AwardId
Credit Override	Response CrDecisionResponse	CrOverrideInd
Filler	Legacy Only	x

Appendix E – Edit Comment Codes and Descriptions

Introduction

This section provides a table illustrating the various edit codes used in the COD Process and their related comments. The information is grouped by the Common Record blocks with the following column headings:

- **Edit Type/Error Code** - this column lists the edit error code and one of the three edit types. They are:
    - **C Correction** – The system automatically corrects the data and sends a response to the entity that submitted the record indicating that a correction took place, the element corrected, the original value, and the corrected value. This only applies to Pell Grant data.
    - **W Warning** – The system continues processing and sends a response to the entity that submitted the record indicating a warning, the warning type and the relevant element.
    - **R Reject** – The system continues processing and sends a response to the entity that submitted the record indicating the reject, the reject reason(s) and the relevant element(s).

- **Message** – this column gives an explanation of the prescribed edit condition. This message is returned with the Response Block.

- **Condition** – this column provides a description of the situation that caused the edit, the action taken to resolve it, and/or the notification message sent to the school identifying the potential error.

- **How to Fix Record** – this column explains what the user must do to resolve the mistaken condition.

At the end of the block-specific edits are general edits which could be returned in any block's Response Block. These are numbered 993-998.

Document Information/ Entity Information Edits

Edit Type/ Error Code	Message	Condition	How to Fix Record
DOCUMENT INFORMATION/ENTITY INFORMATION EDITS			
R 003	Duplicate Document (Batch) ID	Document ID has been previously submitted..	Review batch to determine if duplicate. If not, resubmit with unique batch number.
R 004	Entity ID Not Found On Participant File	The Entity ID submitted does not match any existing Entity ID on file at COD.	Verify your Entity ID. For further clarification, if needed, call your Customer Service Representative.
R 006	Document Create Date Greater Than Current System Date	The date indicated in DateTime in the Document ID is greater than the current system date at COD.	Correct Document (Batch) ID Create Date Time and resubmit.
R 007	No Detail Records In Document	The Document (Batch) contained no detail records, cannot be processed.	Resubmit Document (Batch) with detail records.
W 008	Reported Number of Students Does Not Equal Detail Count	The reported Total Number of Students reported in the Document Information Block does not equal the total number of students in the document (batch).	No action required.
R 010	Phase-in Schools cannot submit Common Record Documents	A Source Entity that is not a Full Participant in the Common Origination and Disbursement Process has submitted a Common Record	You must resubmit data using the appropriate record layout for Phase-in Schools

See appropriate Technical Reference for record layouts. |
| W 090 | Reported Amount of Disbursement Does Not Equal Amount of Detail Records | The 'Total Amount Reported' in the Entity Block does not equal the amount (sum of disbursements) of detail records for the program for the award year.

(Pell Only) | Compare the individual disbursement amount to the Total Amount Reported. Update if appropriate and resubmit. |
| R 105 | Only one document can be submitted per pair of SAIG Transmission Batch Header and Trailer. | Either more than one set of Common Record roots elements OR other extraneous data were submitted within a set of SAIG Batch Header and Trailers | Resubmit one document per pair of SAIG Transmission Batch Header and Trailer. |

Person Edits

PERSON EDITS			
Edit Type/ Error Code	Message	Condition	How to Fix Record
R 011	No eligible SSN, DOB, and Last Name Combination Match On CPS For Student	The Student Identifier -- current SSN, current Date of Birth, and current Last Name (first two characters) combination reported on the Common Record cannot be found on the CPS.	Review SSN, Date of Birth, and Last Name combination reported in the Common Record to the same data elements on the student's ISIR. If any of these identifiers do not match, resubmit with the corrected data. If the data on the ISIR is incorrect, the student must submit a corrected FAFSA. Once a corrected FAFSA is processed by CPS, resubmit the Common Record for this student.
W 012	No Eligible SSN, DOB, and Last Name Combination Match Found On CPS For Student; Record Pending	A correction or change was submitted and the Student Identifier – current SSN, current Date of Birth, and current Last Name (first two characters) combination reported in the Common Record cannot be found on CPS, this record is pending a valid match. COD will continue to attempt a match for three days. If no match occurs during that time, a reject will be sent.	Review the SSN, Date of Birth, and Last Name combination reported in the Common Record to the same data elements on the student's ISIR. If any of these identifiers do not match, resubmit with the corrected data. If identifiers are correct as submitted, await confirmation of a match with CPS. A record can remain pending for three days awaiting confirmation of a match.
R 013	Citizenship Status Indicator for the PLUS Borrower is not eligible	PLUS borrower's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen. (PLUS Only)	If this data is correct, the PLUS borrower is not eligible for a PLUS loan. If this data is incorrect, update and resubmit.
R 014	Citizenship Status Indicator for PLUS student is not eligible	Student's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen. (PLUS Only)	If this data is correct, the PLUS borrower is not eligible for a loan. If this data is incorrect, update and resubmit.
R 016	PLUS Borrower and Student Cannot be the Same Person	The PLUS borrower has the same SSN as the student associated with this PLUS loan. (PLUS Only)	Verify the SSN of the parent borrower and the student. Update records appropriately and resubmit.
R 017	PLUS Endorser and Student Cannot Be The Same Person	The PLUS Endorser has the same SSN as the student associated with this PLUS loan. (PLUS Only)	Verify the SSN of the endorser and the student. Update records appropriately and resubmit.
R 020	First Name and Last Name Blank	First and Last names are both blank.	Submit first name, last name or both.

PERSON EDITS			
Edit Type/ Error Code	Message	Condition	How to Fix Record
R 021	Address is Incomplete	This edit ensures that - At least one valid and complete Address is on file for a specific Person Block. All three components of the an Address are required; Address 1 and when applicable Address 2, City and Zip Code. This edit checks 1) that Address 1, City, State and Zip Code are not all blank 2) Zip code is all zeros or not numeric 3) If Zip Code is populated and State is blank 4) State Code is not blank and is not CN, MX or FC and Zip Code is blank 5) State is an invalid value. For Permanent Address, if the data submitted meets any of these conditions reject the record. For Temporary Address, if the data submitted meets any of these conditions, a warning will be set. If All fields of the Permanent Address are BLANK (Address 1, City, State and Zip Code) pull data from Abbreviated Applicant File"	If rejected, update and resubmit address information.

Award Information Edits

Edit Type/ Error Code	Message	Condition	How to Fix Record
AWARD INFORMATION EDITS			
R 001	Invalid Destination Mailbox ID	Occurs if the Entity ID is invalid or not assigned to send Pell/ Direct Loan/ campus-based data from the school.	Resubmit using the appropriate Destination Mailbox ID.
C/R 023	Incorrect Low Tuition & Fees Code/ Correction Applied	The COA as reported by the school (either in the record or as previously reported) is greater than the low tuition threshold or the student's EFC is greater than the Low Tuition and Fees minimum amount for the award year. If the school has chosen to have COD correct its records, COD sets to blank. (Pell Only)	Review the COA and EFC and confirm. If correct, no action required. If incorrect, update and resubmit.
R 024	Reported CPS Transaction Number Does Not Match CPS	Transaction number reported for this student is not on file at the CPS.	Review the Reported Transaction Number and ensure that you have an ISIR record on file for the student with that transaction number. If incorrect, update the Reported Transaction Number and resubmit.
R 025	Duplicate Match on CPS	The Person Identifier – current SSN, current Date of Birth, current Last Name (first two characters), and transaction number reported in the Common Record has two or more matches on CPS	Go to the COD website and review the CPS matches for this person. Select the correct transaction.
C/R 026	Incorrect Secondary EFC Used / Correction Applied	Ensures the reported Secondary EFC Used Indicator is valid. The valid values are O, S, and Blank. O is only valid if the value currently on the COD system is S. If the school has chosen to have COD correct its records and an invalid value is submitted, COD will correct to the value currently on the COD system or to blank. (Pell Only)	Review the field for the correct value and resubmit. Ensure the value is S if you are using the Secondary EFC; or O if you originally reported you were using the Secondary EFC and are now using the Original EFC.

	AWARD INFORMATION EDITS		
Edit Type/ Error Code	Message	Condition	How to Fix Record
C/R 027	Incorrect Payment Methodology/ Correction Applied	If ANY of the following are true: AC - Academic Calendar PM - Payment Methodology <> - Not equal to AC = 1 and PM <> 3 or 5 AC = 2, 3 or 4 and PM = 4 AC = 6 and PM <> 4 AC = 5 and PM = 5 If the school has chosen to have COD correct its records and the submitted value is a change and Accepted PM is valid with current AC then COD will set to previously accepted value. Otherwise, if Accepted AC = 1, 2, 3 or 4, COD will set Accepted PM to 3. Otherwise, COD will set Accepted PM to 4. (Pell Only)	Review the field for the correct value and resubmit
C/R 028	Incorrect Academic Calendar/ Correction Applied	The academic calendar (AC) dictates which Payment Methodology can be accepted. Used in award amount validation. The following changes in Academic Calendar indicate need to change Payment Methodology. From To 1 to 2, 3, 4, or 5 2, 3, or 4 to 1 or 5 5 to 2, 3, 4, or 6 6 to 1 or 5 If the school has chosen to have COD correct its records and If AC invalid or BLANK, then set accepted value to previous value or If Attending Pell ID default AC populated, then set accepted value to default. ELSE If Reporting Pell ID default AC populated, then set accepted value to default. ELSE If Payment Methodology = 4, then set accepted value to 5. ELSE set accepted value to 3. (Pell Only)	Review the field for the appropriate value and re-submit. Ensure the value is either Blank if Award Type is not equal to Pell or correct to: (1) if you measure academic progress in Credit Hours – non-standard terms; (2) if you measure academic progress in Credit Hours – standard terms of quarters; (3) if you measure academic progress in Credit Hours – standard terms of semesters; (4) if you measure academic progress in Credit Hours – standard terms of trimesters; (5) if you measure academic progress in Clock hours; (6) if you measure academic progress in Credit Hours without terms
C/R 029	Invalid Weeks of Instructional Time in Program's Definition of Academic Year/Correction Applied	Reported Payment Methodology is 2, 3, 4 or 5 and the Weeks of Instructional Time Used in Program's Definition of Academic Year is not in the valid range (30 – 78). The Reported Payment Methodology is 1 and the Weeks of Instructional Time Used in Program's Definition of Academic Year is not BLANK. (Pell Only)	Verify that the Payment Methodology and Academic Calendar are correct. Correct the Payment Methodology, Academic Calendar and/or Weeks of Instructional Time and resubmit.

	AWARD INFORMATION EDITS		
Edit Type/ Error Code	Message	Condition	How to Fix Record
R 030	Invalid Weeks of Instructional Time used to Calculate Payment	Reported Payment Methodology is 1 and Weeks of Instructional Time Used to Calculate Payment is not BLANK. Payment Methodology is 2 and Weeks of Instructional Time Used to Calculate Payment is not in the valid range (00 – 29). Payment Methodology is 3, 4 or 5 and Weeks of Instructional Time Used to Calculate Payment is not between 0000 and the value of Weeks of Instructional Time used to Calculate Payment. (Pell Only)	Verify that the Payment Methodology and Academic Calendar are correct. Correct the Payment Methodology, Academic Calendar and/or Weeks of Instructional Time and resubmit.
C/R 031	Invalid Credit or Clock Hours in program's definition of academic year	Academic Calendar is 1, 2, 3 or 4 and Credit or Clock Hours in Program's Definition of Academic Year is not BLANK. Academic Calendar is 5 and Credit or Clock Hours in Program's Definition of Academic Year is not in valid range (900 – 3120). If Academic Calendar is 6 and Credit or Clock Hours in Program's Definition of Academic Year is not in valid range (24 – 100). (Pell Only)	Verify that the Payment Methodology and Academic Calendar are correct and our assumption is correct. If this is correct, no further action is necessary. If it is not correct, update the Payment Methodology and Academic Calendar and Cr/Clock Hours and resubmit.
C/R 032	Invalid Credit or Clock Hours-in all payment periods expected to complete this school year	Academic Calendar is 1, 2, 3 or 4 and Credit or Clock Hours in this Student's Program of Study's Academic Year is not BLANK. Academic Calendar is 5 or 6 and Credit or Clock Hours in this Student's Program of Study Academic Year is not between 0000 and the value of Credit or Clock Hours in Program's Definition of Academic Year. (Pell Only)	Verify that the Payment Methodology and Academic Calendar are correct. If it is not correct, update the Payment Methodology and Academic Calendar and/or Credit/Clock Hours and resubmit.

Award Edits

		AWARD EDITS		
Edit Type/ Error Code	Message	Condition	How to Fix Record
R 002	Reporting Entity ID is not eligible to report.	Reporting School Entity ID is not eligible to report.	Resubmit using appropriate reporting school entity ID.
R 033	Duplicate Award ID	This Award ID is already established under a different student identifier. (Direct Loan only)	Create a new Award ID for this borrower.
R 034	Attending School Entity Identifier has no relationship with the Reporting School Entity Identifier	The Attending School Entity Identifier in the Award Block has no established relationship to the Reporting School Entity Identifier in the Entity Block.	Verify the Attended Entity ID and the Reporting Entity ID. If incorrect, update and resubmit.
R 035	Inconsistent Award Information Data	Award Type listed in Award ID does not match Award Type in the Award Block and/or Award Year listed in Award ID does not match Award Year in Award Information Block.	Review the Award Type and Award Year fields to ensure they are the same as the values in the Award ID. Correct the necessary field(s) and resubmit.
W 036	PLUS Credit Decision Status is not accepted for this PLUS award	No credit decision has been accepted for this award. (PLUS Only)	PLUS Credit Decision Status for this award is pending. Once a credit decision is received, a response will be sent.
R 038	Student Not Pell Eligible	Award type listed is Pell and student is not Pell eligible according to CPS record. (Pell Only)	Review student's ISIR for Pell eligibility. If student is eligible, review transaction number reported. If incorrect, update and resubmit.
R 039	Incorrect Award Amount	Award Amount exceeds the maximum annual limit: DL Sub – Grade Level = 0 or 1 Max = 2625 Grade Level = 2 Max 3500 Grade Level = 3,4,5 Max = 5500 Grade Level >= 6 Max = 8500 DL Unsub - Grade Level = 0 or 1 Max = 6625 Grade Level = 2 Max 7500 Grade Level = 3,4,5 Max = 10500 Grade Level >= 6 Max = 18500 If Additional Unsubsidized Loan for Health Profession Programs (formerly HEAL eligible) = Y, Grade Level = 4,5 Max = 27167 Grade Level >= 6 Max = 45167 PLUS - 0-99999.99 Pell – refer to the Pell Calculations Table in Appendix H	Review the maximum annual limit for this award. If appropriate, update this field and resubmit.

	AWARD EDITS		
Edit Type/ Error Code	Message	Condition	How to Fix Record
W 040	Changed Award Amount Is Less Than Total Disbursements	Award amount cannot be less than the sum of the accepted funded disbursements. (Pell only)	Reduce disbursement amounts to correspond with the funded disbursements and resubmit. If an adjustment is not received within 30 days, COD will process a decrease.
R 041	Changed Award Amount Is Less Than Total Disbursements	Award amount cannot be less than the sum of the accepted funded disbursements. (Direct Loan only)	Review Award Amount and funded disbursements. Update and resubmit. If you are attempting to decrease the loan, you must make adjustments to the disbursements that have already been processed.
R 042	New Award Type Submitted with a Zero Award Amount	For an initial submission for this award type, the award amount is not greater than zero.	Enter an Award Amount and resubmit.
R 043	New Award Amount or Award Increase Received After End Of Processing Year and Institution Has Not Been Granted Administrative Relief (Pell)/ Extended Processing (DL)	A new or increased award amount or was submitted after the processing deadline for the award year and the school has not been granted administrative relief/ extended processing. If ALL of the following are true: -- The Received Date is greater than the Award Year Processing Cycle End Date -- The school has not been granted administrative relief/ extended processing or an audit adjustment. -- An award for this student identifier is currently not in COD or the Award amount is an increase to the amount in COD.	To disburse after the deadline of the award year, your school must seek either Administrative Relief for Pell or Extended Processing for Direct Loan. Contact your Customer Service Representative if your school has been granted either Administrative Relief or Extended Processing or if you want to apply for either of these extensions.
R 044	Incorrect Flag For Additional Unsubsidized Eligibility for Health Profession Programs (formerly HEAL eligible)	Additional Unsubsidized Eligibility for Health Profession Programs value is "Y" and school does not have Health Profession Programs OR. Additional Unsubsidized Eligibility for Health Profession Programs value is "Y" and the student's grade level code is not 4, 5, 6, or 7 (graduate student).	Review the record and ensure you are providing the correct value for the Additional Unsubsidized Eligibility for Health Professions flag. If your school is eligible to use this flag, ensure the student's grade level is reported as greater than 3 and resubmit. If grade level is correct and you are eligible to use this flag, please contact your Customer Service Representative.
R 045	Incorrect Award Dates	Difference between Award Begin Date and Award End Date is greater than 12 months OR Award Begin Date is after the Award End Date OR Award Begin Date and Award End Date is not equal to or within the student's academic year dates.	Review the record and ensure the Award Begin and End Dates are accurate. If incorrect, update and resubmit.

	AWARD EDITS		
Edit Type/ Error Code	Message	Condition	How to Fix Record
R 046	Incorrect Academic Year Dates	Academic Year Start Date is after the Academic Year End Date OR Academic year is greater than 12 months	Review the record and ensure the Academic Year Begin (Start) and End Dates are accurate. If incorrect, update and resubmit.
R 047	Academic Year Dates Already Linked to MPN	Academic Year Start Date cannot be changed because a Direct Loan is already linked to an MPN based on specific academic year dates.	Academic Year Begin (Start) Date cannot be changed on this loan since it is linked to a MPN based on the existing Academic Year Begin (Start) and End Dates. If the academic year dates are incorrect, you must obtain a new promissory note and process a new loan with the correct academic year dates.
R 091	PLUS Loan Has a Denied Credit Decision, Award Amount Cannot Be Increased	PLUS loan has a denied credit decision, award amount cannot be increased until credit check results have been resolved. (Direct Loan, PLUS only)	Award amount cannot be increased for this PLUS loan until an accepted credit decision is renewed for this loan. Resolve with borrower to determine if an endorser of credit decision override is being pursued.
R 092	No Further Awards Can Be Accepted For This Borrower, Person Is Deceased	No further awards can be accepted for this borrower. The Direct Loan Servicing Center has notified COD that this person is deceased.	Award cannot be accepted as the borrower is deceased. Verify this award has the correct last name, SSN, and birth date.
R 100	Sender does not have reporting permission for the school identified in the Reporting School Entity ID	Source Entity ID does not have reporting permission for the school identified in the Reporting School Entity ID	Verify your School Entity ID. For further clarification, if needed, call your Customer Service Representative.
W 101	The Reporting School Entity ID is listed as ineligible upon receipt of batch.	Reporting School is currently listed as ineligible on the file with PEPS/COD	No action required.

Disbursement Information Edits

		DISBURSEMENT INFORMATION EDITS	
Edit Type/ Error Code	Message	Condition	How to Fix Record
R 048	School is Ineligible	Edit checks to ensure that a. School is eligible to participate in the Title IV programs b. If school is requesting Pell Grant funds, school is eligible to participate in the Pell Grant program. c. If school is requesting Direct Loan funds, school is eligible to participate in the Direct Loan program, is open and not undergoing an ownership change.	Review your Attend School Entity Identifier to ensure it is correct and that you are eligible to participate in the program for which you are submitting records and/or requesting funds. If incorrect, update and resubmit.
R 049	Disbursement Date Is More Than 120 Days After the Original Disbursement Date	Adjusted Disbursement Date is not within 120 days of original Disbursement Date. (Direct Loan only)	Review your adjusted disbursement date in conjunction with your original disbursement date. If incorrect, update and resubmit.
R 050	Disbursement Date Outside Allowable Window	Disbursement date is more than 10 days prior to the award begin date or greater than 90 days after the award end date. (Direct Loan only)	Review your award dates and your disbursement dates. If incorrect, update and resubmit.
R 051	Disbursement Date With Payment Trigger Set to Yes Outside of Allowable Window	Payment Trigger Flag is Yes and disbursement date is outside of allowable window. Pell Allowable Window: Funds First (Advanced Pay) = 30 calendar days Records First = 7 calendar days Reimbursement = 0 days Heightened Cash Monitoring = 0 days Direct Loan Allowable Window: Funds First (Advance Pay) = 7 calendar days Records First = 7 calendar days Reimbursement = 0 days Heightened Cash Monitoring = 0 days	Review your Payment Trigger Flag and submit a release based on the disbursement date and your school's allowable disbursement window.
R 052	First Funded Disbursement Date Must Be the Earliest	Subsequent Disbursement Date is not after the Disbursement Date of the first disbursement (Either disbursement number 01 or the disbursement with the first disbursement flag). (Direct Loan only)	Review the disbursement dates of the subsequent disbursement and the first disbursement. If incorrect, update and resubmit.
R 053	Disbursement Date Cannot Be Blank On Sequence Number 01	The Disbursement Date is not populated on disbursement sequence number 01.	Resubmit disbursement number 01 with a disbursement date.

March 2002 (2002-2003)
Version 3.3

COD *Technical Reference*
COD Technical Reference Document for Full Participants

Appendix E
AE-12

DISBURSEMENT INFORMATION EDITS			
Edit Type/ Error Code	Message	Condition	How to Fix Record
W 054	Disbursement Date Within 7 Days or Passed, Payment Trigger Set To "N"	A record has been submitted with the payment trigger flag set to "N" but the disbursement date is within the 7 calendar day window or has passed.	Review record to determine if a payment trigger flag of "Y" is appropriate. This record will not be considered an actual disbursement until a payment trigger flag of "Y" is received. If you intended this to be an actual disbursement, update the payment trigger flag and resubmit.
W 055	Disbursement Information Received 30 Days or more after Date of Disbursement	Disbursement Information was received and processed by COD more than 30 days later than the Disbursement Date reported on the record.	No action required.
R 056	Sequence Number Not In Sequential Order	Sequence Number is not one higher than the last previously accepted transaction for this disbursement.	Review disbursement transactions and disbursement sequence numbers for this disbursement and resubmit all transactions not yet accepted by COD in the proper order.
R 057	A change/ adjustment to a Disbursement Date and Disbursement Amount were submitted on the same transaction. Adjustment to Disbursement Amount has been rejected.	A change to Disbursement Date and an adjustment to a Disbursement Amount were made at the same time, i.e. in the same transaction with the same Sequence Number for the same Disbursement Number after the Disbursement has been funded.	The change to the Disbursement Date is accepted but the change to the disbursement amount is rejected. Resubmit the adjustment to the Disbursement Amount with a new Sequence Number.
R 058	Duplicate Disbursement Information On File	The reported Disbursement Number, Sequence Number, and Payment Trigger Flag are already on file with COD.	No action is required. If you are attempting to make a change, resubmit with a higher sequence number.
W 059	Duplicate Adjustment Information on File	The Disbursement Number, Disbursement Amount(s), Disbursement Date, and Payment Trigger Flag are already on file with COD for this Disbursement Adjustment.	No action required. If you are attempting to make a change, update and resubmit.
R 060	Insufficient Number of Disbursements Based on School Type	Disbursement Amount equals the Total Net Loan Amount and the school does not meet special condition status. Special condition status includes "Experimental Site Schools" and schools with a less than 10 percent cohort default rate for the last three consecutive cohort years or less than 5% cohort default rate and the student is enrolled in a study abroad program. Only schools meeting special condition status are allowed to make one disbursement. A minimum of two disbursements is required for all other schools. (Direct Loan only)	Since your school does not meet special condition status, you must disburse a loan in two or more disbursements and the disbursement amount (net disbursement) cannot equal the total net loan amount. Update the disbursement amount for this record and resubmit. If you believe your school does meet special condition status, call your Customer Service Representative.
R 061	Only One Disbursement Allowed for Students with a Verification Status of "W"	You can only make one disbursement for a student with a Verification Status of "W." (Pell Grant only)	You must perform verification on this student's application data. Once verification has been performed, update the verification status to "V" and resubmit.

DISBURSEMENT INFORMATION EDITS			
Edit Type/ Error Code	Message	Condition	How to Fix Record
R 062	Disbursement Amount(s) Is Less Than Or Equal to Zero for Disbursement Sequence Number 01	Disbursement Amounts (Gross and Net) are not populated or less than zero for disbursement sequence number 01.	Resubmit disbursement sequence number 01 with a disbursement amount greater than zero.

C/R 063	Incorrect Net Disbursement Amount	Disbursement amount(s) are not equal to COD's calculated amount
		For DL:
		   a. The Net Disbursement Amount is calculated using the following steps (+ or - $1 tolerance):
		Step 1: Calculate the Combined Fee/Interest Rebate Percentage by subtracting the Interest Rebate Percentage from the Loan Fee Percentage
		   Step 2: Calculate the Combined Fee/Interest Rebate Amount by multiplying the Gross Amount by the Combined Fee/Interest Rebate Percentage (go out 3 decimal places) and truncating the result
		   Step 3: Calculate the Net Amount by subtracting the Combined Fee/Interest Rebate Amount from the Gross Amount
		   Step 4: Calculate the Loan Fee Amount by multiplying the Gross Amount by the Loan Fee Percentage (go out to 3 decimal places) and truncating the result
		   Step 5: Calculate the Interest Rebate Amount by subtracting the Loan Fee Amount from the Gross Amount and then subtracting the result from the Net Amount.
		
		   b. Payment Trigger set to "Y" and Disbursement Amount exceeds annual loan limit across schools. See common record for loan limit criteria.
		
		For Pell:
		The sum of the disbursements exceeds the Award Amount
		--OR—
		The reported Disbursement Amount exceeds 100% of the student's Total Eligibility Used and the student is already in a POP situation involving two or more schools.
			Verify your disbursement calculations based on the award type. Resubmit if appropriate.

DISBURSEMENT INFORMATION EDITS			
Edit Type/ Error Code	Message	Condition	How to Fix Record
C/R 064	Disbursement Amount > 50% of award with Verification Status of "W"	ALL of the following are true: The Verification Status is W on the award AND Disbursement Amount is >50% of the Scheduled Award Amount If the school has chosen to have COD correct its records, COD will set the Accepted Disbursement Amount to the lesser of either the Origination Award Amount or 50% of the Schedule Award Amount (Pell only)	Review disbursement amount and verification status or assumption made. If incorrect, update and resubmit.
W 065	Insufficient Decrease in the Disbursement amount. Disbursement is expected for Amount of the Negative Pending	If ALL of the following are true: • The Award has an "Over Paid" status • The Disbursement Amount Adjustment is for a decrease and • The decrease in the Disbursement Amount is < the Negative Pending Disbursement Amount Update the Negative Pending Amount with the reported decrease in the Disbursement Amount (Pell only)	No action required.
R 066	Award is in "Overpaid" status. Disbursement Increase cannot be accepted"	If ALL of the following are true: • School is Advance Funded or Just in Time (JIT) • Award is in "Overpaid" Status • A 'Disbursement Amount' that would increase the sum of the accepted Disbursements to an Amount greater than the 'Award Amount' The 'Attended Entity ID' is Eligible (Pell Only)	
R 067	Incorrect Disbursement Gross Amount	Sum of all the gross Disbursement Amounts is greater than the Award Amount. (Direct Loan Only)	Review the gross disbursement amount for each disbursement number and compare to the award amount (Loan Amount Approved). Update record where appropriate and resubmit.

DISBURSEMENT INFORMATION EDITS			
Edit Type/ Error Code	Message	Condition	How to Fix Record
W 068	Potential Overaward Project- Notice Sent Separately	Two or more Pell disbursements for a student have been received from two or more schools and all of the following are true: Disbursement is not rejected AND Other Pell awards exist for the student at different Attended School Entity ID's for the current Award Year AND Total amount disbursed for any of the other Pell awards is greater than zero AND Total of the Percentage Used is greater than 100.00 (plus tolerance.) (Pell only)	Review guidance contained in separate notice.
W 069	Potential Concurrent Enrollment - Notice Sent Separately	Two or more Pell disbursements for a student have been received from two or more schools and all of the following are true: Other Pell awards exist for the student at different Attended School Entity ID's for the current Award Year AND Total amount disbursed for the student for any of the other Pell awards is greater than zero AND Enrollment dates for the student are within 30 days of one another. (Pell only)	Review guidance contained in separate notice.
W 070	Payment Trigger is Blank	Data in the disbursement block has been received but the payment trigger is not populated.	When the Payment Trigger is blank, COD records the Payment Trigger as "N." If the payment trigger should be "N", no further action is necessary. If you want this record to be considered an actual disbursement, update the payment trigger flag to "Y" and resubmit.

DISBURSEMENT INFORMATION EDITS			
Edit Type/ Error Code	Message	Condition	How to Fix Record
R 071	New Disbursement, Increase, or Payment Trigger to "Y" Received After End Of Processing Year and Institution Has Not Been Granted Administrative Relief (Pell)/Extended Processing (DL)	A new disbursement, an increase, or a payment trigger set to "Y" was submitted after the processing deadline for the award year and the school has not been granted administrative relief/ extended processing.

Other than in the case of an increase as a result of a student that had been blocked (POP) prior to the deadline, new disbursements and increases to existing disbursements are only permitted for schools that have been granted administrative relief/ extended processing or an audit adjustment | To disburse after the deadline of the award year, your school must seek either Administrative Relief for Pell or Extended Processing for Direct Loan.

Contact your CSR if your school has been granted either Administrative Relief or Extended Processing or if you want to apply for either of these extensions. |
| R 072 | Incomplete Disbursement Amounts | If the disbursement sequence number is 01 or greater, and any of the disbursement amounts (gross amount, loan fee amount, interest rebate amount, or net amount) are populated, then all four amounts must be present.

(Direct Loan only) | Resubmit record with all disbursement amounts populated. |
| R 073 | Insufficient information with payment trigger set to "Y" | A record has been submitted with the payment trigger flag set to "Y" but there is insufficient data on file.

See Common Record Layout for fields required prior to setting the payment trigger flag to "Y". | Review the record in conjunction with the Common Record Layout. Resubmit with all required data elements populated. |
| R 074 | Incorrect Adjustment to Payment Trigger | Payment trigger adjusted to "N" after disbursement became an actual disbursement. | No action required.

Payment trigger cannot be changed to "N" after disbursement becomes an actual disbursement. If you are attempting to cancel a disbursement, you must send an adjustment to the disbursement amount. |
| R 075 | Multiple First Disbursement Flags | More than one disbursement was submitted to COD with a first disbursement flag of "F" for this loan in the same cycle.

(Direct Loan only) | Review disbursements and resubmit record with only one disbursement flagged as the first disbursement. |
| R 076 | First Disbursement Flag Changed More Than Twice | First disbursement flag can be changed a maximum of two times before requiring Department of Education's approval

(Direct Loan only) | Contact your Customer Service Representative for the procedures on how to obtain the Department of Education's approval to change the first disbursement flag more than two times. |
| R 077 | Incorrect Disbursement Loan Fee Amount | Disbursement fee amount does not equal COD's calculated Loan Fee Amount. (+ or - $1 tolerance.)

(Direct Loan only) | Review Disbursement Loan Fee Amount calculation. Resubmit record with corrected disbursement amounts. |

DISBURSEMENT INFORMATION EDITS			
Edit Type/ Error Code	Message	Condition	How to Fix Record
R 078	Incorrect Disbursement Rebate Amount	Up-Front Interest Rebate amount does not equal COD's calculated Up-Front Interest Rebate Amount, (+ or - $1 tolerance.), for this disbursement. (Direct Loan only)	Review Disbursement Loan Fee Amount calculation. Resubmit record with corrected disbursement amounts.
R 079	Payment Period Start Date Not In Eligible Range	The school is ineligible and the payment period start date does not fall within the range of eligibility. (Pell only)	Review the payment period start date reported. If incorrect, update and resubmit. If correct, you are not eligible to receive Pell Grant funds for this student. No further action required.
R 080	No Accepted PLUS Credit Decision Status	The payment trigger is set to "Y" and there is no approved PLUS Credit Decision Status on file for this loan. An approved PLUS Credit Decision Status must be obtained for a PLUS borrower prior to disbursement. (PLUS only)	Resubmit payment trigger of "Y" after an approved credit decision is obtained for this PLUS borrower.
R 081	No Promissory Note on File	The payment trigger is set to "Y", there is no Master Promissory Note or PLUS Promissory Note on file for this loan, and the school is required to have an MPN/ PLUS Promissory on file at COD prior to disbursement. (Direct Loan only)	Resubmit payment trigger of "Y" after you receive a response record indicating that an accepted MPN/ PLUS Promissory Note is on file at COD for this loan.
R 082	Field Cannot Be Modified	Non-modifiable field.	Attempted to change a field that cannot be modified. No action required.
R 083	Case Management Office (CMO) Rejected This Student For Inadequate/ Missing Eligibility Documentation/ Information	CMO rejected this student for inadequate/missing eligibility documentation / information. (Reimbursement and HCM II Schools only)	Contact your reimbursement analyst for additional information about correcting this record.
R 084	CMO Rejected This Student For Inadequate/ Missing Fiscal Documentation/ Information	CMO rejected this student for inadequate/missing eligibility documentation / information. (Reimbursement and HCM II Schools only)	Contact your reimbursement analyst for additional information about correcting this record.
R 085	CMO Rejected This Student For Inadequate/ Missing Award or Disbursing Documentation/ Information	CMO rejected this student for inadequate/missing eligibility documentation / information. (Reimbursement and HCM II Schools only)	Contact your reimbursement analyst for additional information about correcting this record.
R 086	CMO Rejected This Student For Not Meeting Reporting Requirements	CMO rejected this student for inadequate/missing eligibility documentation / information. (Reimbursement and HCM II Schools only)	Contact your reimbursement analyst for additional information about correcting this record.

| DISBURSEMENT INFORMATION EDITS		
Edit Type/ Error Code	Message	Condition	How to Fix Record
R 087	CMO Rejected This Student For Failure To Comply With Requirements	CMO rejected this student for inadequate/missing eligibility documentation / information. (Reimbursement and HCM II Schools only)	Contact your reimbursement analyst for additional information about correcting this record.
R 088	CMO Rejected This Student For Inadequate or Missing Documentation	CMO rejected this student for inadequate/missing eligibility documentation / information. (Reimbursement and HCM II Schools only)	Contact your reimbursement analyst for additional information about correcting this record.
R 089	Invalid Disbursement Due to Pending Bankruptcy	Invalid disbursement transaction. The disbursement date is after the receipt of a pending bankruptcy notification. (Direct Loan only)	No further disbursements can be made on this loan.
R 093	Invalid Disbursement Sequence Number	Invalid disbursement sequence number must be 01-65. (Direct Loan only)	Verify disbursement sequence number and resubmit.
R 094	Invalid Disbursement Due to a Loan Discharge Notification for an Unauthorized Signature/Unauthorized Payment	Invalid disbursement transaction. The disbursement date is after receipt of loan discharge notification due to an unauthorized signature/unauthorized payment. (Direct Loan only)	No further disbursements can be made on this loan.
R 095	Invalid Disbursement, Person is Deceased	Invalid disbursement transaction. The disbursement date is after the receipt of a loan discharge	No further disbursements can be made on this loan.
R 096	Total Disbursed Amount cannot be greater than the lesser of the Award Amount of the Award Amount Requested.	The sum of all disbursement amounts for a PLUS loan cannot exceed the lesser of the Award Amount or the Award Amount Requested.	Review the total disbursement amount for this loan in conjunction with the Award Amount Requested. Update and resubmit disbursement.

General Edits

		GENERAL EDITS	
Edit Type/ Error Code	Message	Condition	How to Fix Record
R 998	Invalid Format	The content submitted did not conform to the valid format outlined in the Common Record Schema. The content has not been loaded to COD.	Review the Format and Valid Values cell corresponding to the rejected tag. Update data accordingly and resubmit.
W 997	Invalid Format; Correction Applied	The content submitted did not conform to the valid format outlined in the Common Record Schema. Correction applied.	Correction applied. No action required.
R 996	Invalid Value	The content submitted did not conform to valid values outlined in the Common Record Schema. The content has not been loaded to COD.	Review the Format and Valid Values cell corresponding to the rejected tag. Update data accordingly and resubmit.
W 995	Invalid Value; Correction Applied	The content submitted did not conform to valid values outlined in the Common Record Schema.	Correction applied. No action required.
R 994	Missing Value	Content was not submitted for a required field.	Review the Format and Valid Values cell corresponding to the rejected tag. Update data accordingly and resubmit.
W 993	Missing Value; Correction Applied	Content was not submitted for a required field.	No action required. Correction applied.

Appendix F – Direct Loan Edit Conversion Table

Overview

The Direct Loan Edit Conversion Table provides a crosswalk for Full Participants of edits in the Direct Loan Origination System, (DLOS) with those in the COD System.

The table lists the legacy error or reject code and the corresponding message with the COD error code and message. Phase-In Participants will continue to receive the Legacy Reject Code and Edit Message on their acknowledgements while Full Participants will receive the COD Error Code and Edit Message in their Response documents.

Batch Reject Codes from the Header Record

BATCH REJECT CODES FROM THE HEADER RECORD			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
01	Duplicate Batch ID Number	003	Duplicate Document (Batch) ID
02	School code indicates non-direct Loan Participant	004	Source Entity ID Not Found On Participant File
03	File contains non-ASCII keyboard printable characters	N/A	Edit N/A for COD Full Participants

BATCH REJECT CODES FROM THE HEADER RECORD			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
04	Batch not processed, contact LOC for more information	001	Invalid Destination Mailbox ID
		002	Reporting Entity ID is not eligible to report.
		006	Document Create Date greater than Current System Date
		007	No Detail Records In Document
05	Invalid message class	N/A	Edit N/A for COD Full Participants

Loan Origination/Change Reject Codes

LOAN ORIGINATION/CHANGE REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
01	Invalid School Code (Loan Origination/Change)	100	Sender does not have reporting permission for the school identified in the Reporting School Entity ID
02	Borrower's Address is incomplete (Loan Origination/Change)	021	Address is incomplete
03	Invalid Borrower's Date of Birth (Loan Origination/Change)	996 998	Invalid Value OR Invalid Format
04	Invalid Borrower's Loan Default/Grant Overpayment (Loan Origination/Change)		Edit N/A for COD Full Participants
05	Invalid Borrower's Citizenship (Loan Origination/Change)	013 996	Citizenship Status Indicator for PLUS Borrower is not eligible Invalid Value
06	Must provide Borrower's First or Last Name (Loan Origination/Change)	020	First Name and Last Name Blank
07	Must provide Borrower's Alien Registration Number (Loan Origination/Change)	N/A	Edit N/A for COD Full Participants
08	Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days) (Loan Origination/Change)	050	Disbursement Date Outside Allowable Window

LOAN ORIGINATION/CHANGE REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
09	Anticipated Disbursement Date after the Loan Period End Date (+90 Days) (Loan Origination/Change)	050	Disbursement Date Outside Allowable Window
10	Minimum of two anticipated disbursements is required (Loan Origination)	060	Insufficient Number of Disbursements Based on School Type
11	Anticipated Disbursement Date is blank (Loan Origination/Change)	053	Disbursement Date Cannot Be Blank On Sequence Number 01
12	Total anticipated gross amount must be less than or equal to the Loan Amount Approved (Loan Origination/Change)	067	Incorrect Disbursement Gross Amount
13	Anticipated Disbursement Dates are not in chronological order (Loan Origination)	N/A	Edit N/A for COD Full Participants
15	Invalid Program Year	996 998	Invalid Value OR Invalid Format
16	Loan Identifier must be unique (Loan Origination)	033	Duplicate Award ID
17	This borrower has the same Social Security Number as another direct loan borrower (Loan Origination/Change)	N/A	Edit N/A for COD Full Participants
18	Anticipated Loan Fee Amount is not equal to the LOC's calculated loan fee amount (Loan Origination/Change)	077	Incorrect Disbursement Loan Fee Amount
19	Field cannot be modified (Change)	992	Field Cannot Be Modified
20	Invalid state code (Loan Origination/Change)	021 996	Address is Incomplete Invalid Value
21	Invalid Disclosure Statement Print Indicator (Loan Origination/Change)	996	Invalid Value
22	Invalid Change Field Number (Change)	996 998	Invalid Value OR Invalid Format
24	Loan Identifier does not exist (Change)	N/A	Edit N/A for COD Full Participants
25	Must provide Loan Period Start and End Dates (Loan Origination/Change)	994	Missing Value
26	Loan Amount Approved exceeds the maximum annual loan limits for this borrower at your school for equal or overlapping academic years (Loan Origination/Change)	039	Incorrect Award Amount

**LOAN ORIGINATION/CHANGE REJECT CODES**

Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
27	Anticipated Net Amount is not equal to the LOC's calculated net amount (Loan Origination/Change)	063	Incorrect Disbursement Amount
28	Invalid Loan Type (Loan Origination/Change)	996 998	Invalid Value OR Invalid Format
29	Must provide Borrower's/Student's Social Security Number (Loan Origination/Change)	994	Missing Value
30	Invalid loan period (Loan Origination/Change)	045 996 998	Incorrect Award Dates Invalid Value OR Invalid Format
31	Loan Period Start Date is greater than the Loan Period End Date (Loan Origination/Change)	045 996 998	Incorrect Award Dates Invalid Value OR Invalid Format
33	Loan Amount Approved must be positive (Loan Origination/Change)	042	New award type submitted with a zero award amount.
34	Invalid Promissory Note Print Indicator (Loan Origination/Change)	996	Invalid Value
36	Borrower's and Student's Social Security Numbers cannot be the same (Loan Origination/Change)	016	PLUS Borrower and Student Cannot be the Same Person
37	Invalid Student's Date of Birth (Loan Origination/Change)	996 998	Invalid Value OR Invalid Format
38	Invalid Student's Citizenship (Loan Origination/Change)	014	Citizenship Status Indicator for PLUS Student is not eligible
39	Invalid Student's Loan Default/Grant Overpayment	N/A	N/A for COD
40	Must provide Student's First or Last Name (Loan Origination/Change)	020	First Name and Last Name Blank
41	Must provide Student's Alien Registration Number (Loan Origination/Change)		Edit N/A for COD Full Participants
42	School is closed (Loan Origination/Change)	048	School is ineligible
44	School is ineligible (Loan Origination/Change)	048	School is ineligible
46	Invalid Borrower's Middle Initial (Loan Origination/Change)	996	Invalid Value
47	Invalid Student's Middle Initial (Loan Origination/Change)	996	Invalid Value

	LOAN ORIGINATION/CHANGE REJECT CODES		
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
48	Invalid Borrower's Telephone Number (Loan Origination/Change)	996	Invalid Value
52	Invalid Date Format (Loan Origination/Change)	998	Invalid Format
55	Invalid Zip Code (Loan Origination/Change)	996 021	Invalid Value Address is incomplete
56	Invalid Borrower's State Code (Loan Origination/Change)	996 021	Invalid Value Address is incomplete
57	Borrower's Permanent Zip Code should not be blank (Loan Origination/Change)	021	Address is Incomplete
59	Invalid numeric field (Loan Origination/Change)	996	Invalid Value
60	Invalid Dependency Status (Loan Origination/Change)	N/A	Edit N/A for COD Full Participants
72	Total Anticipated Gross Amount must be greater than zero (Loan Origination/Change)	N/A	Edit N/A for COD Full Participants
75	Acknowledged but not applied (Loan Origination/Change)	N/A	Edit N/A for COD Full Participants
76	Invalid Loan Origination Date (Loan Origination)	996 998	Invalid Value OR Invalid Format
78	Invalid Student's College Grade Level (Loan Origination/Change)	996 998	Invalid Value OR Invalid Format
81	Program Year and Cycle Indicator do not match (Loan Origination/Change)	035	Inconsistent Award Information Data
82	Actual gross disbursement amount exceeds Loan Amount Approved (Change)	041	Changed Award Amount Is Less Than Total Disbursements
83	Borrower and student cannot be the same person (Loan Origination/Change)	016	PLUS Borrower and Student Cannot be the Same Person
84	Endorser and student cannot be the same person (Change)	017	PLUS Endorser and Student Cannot Be the Same Person
86	Invalid Academic Year Start and End Dates (Loan Origination/Change)	046 996 998	Incorrect Academic Year Dates Invalid Value OR Invalid Format
87	Invalid Additional Unsubsidized Eligibility up to Health Profession Programs Amount (Loan Origination/Change)	044	Incorrect Flag For Additional Unsubsidized Eligibility for Health Profession Programs (formerly HEAL eligible)

	LOAN ORIGINATION/CHANGE REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message	
88	Invalid Additional Unsubsidized Eligibility for Dependent Student (Loan Origination/Change)	N/A	Edit N/A for COD Full Participants	
90	All actual disbursements must be adjusted to $0 (Change)	041	Changed Award Amount Is Less Than Total Disbursements	
91	Anticipated disbursement gross amount(s) must be greater than zero (Change)	N/A	Edit N/A for COD Full Participants	
92	Loan Period Start and End Dates exceed the Academic Year Dates (Loan Origination/Change)	045	Incorrect Award Dates	
93	Invalid borrower's social Security Number (Change)	N/A	Edit N/A for COD Full Participants	
95	Only four anticipated disbursements are allowed for a PLUS loan (Loan Origination/Change)	996	Invalid Value	
96	Loan not inactive for fee change (Change)	N/A	Edit N/A for COD Full Participants	
97	Invalid Origination Fee Percentage (Loan Origination/Change)	996	Invalid Value	
A2	First Anticipated Disbursement Date must be the earliest. (Change)	052	First Funded Disbursement Date Must Be the Earliest	
A5	Anticipated Interest Rebate Amount is not equal to the LOC's calculated interest rebate amount (Loan Origination)	078	Incorrect Disbursement Rebate Amount	
A6	Cannot Change Academic Year Start or End Date (Change)	047	Academic Year Dates Already Linked to MPN	
A7	Invalid Interest Rebate Percentage (Change)	078 996	Incorrect Disbursement Rebate Amount Invalid Value	
A8	All Actual Disbursements Are Not Reduced to Zero (Change)	041	Changed Award Amount Is Less Than Total Disbursements	
B3	No further Origination Records can be accepted for this borrower. The Direct Loan Servicing Center has notified the LOC that this person is deceased	092	No Further Awards Can Be Accepted For This Borrower Person Is Deceased	

Disbursement Reject Codes

DISBURSEMENT REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
1	Disbursement cancellation not allowed	N/A	Edit N/A for COD Full Participants
2	School is currently a non-participating school	048	School is Ineligible
4	Discrepancy being researched by the LOC	N/A	Edit N/A for COD Full Participants
5	Program Year and Cycle Indicator do not match	035	Inconsistent Award Information Data
7	Disbursement Actual Net Amount does not match LOC's calculated net amount	063	Incorrect Disbursement Amount
8	Invalid Disbursement Actual Net Amount	062 996	Disbursement Amount(s) Is Less Than Or Equal to Zero for Sequence Number 01 Invalid Value
9	Disbursement Actual Loan Fee Amount does not match LOC's calculated loan fee amount	077	Incorrect Disbursement Loan Fee Amount
11	Invalid Disbursement Actual Loan Fee Amount	996	Invalid Value
12	Invalid Disbursement Actual Gross Amount	062 996	Disbursement Amount(s) Is Less Than Or Equal to Zero for Sequence Number 01 Invalid Value
16	Disbursement Sequence Number not in sequential order	056	Sequence Number Not In Sequential Order
17	An actual disbursement does not exist for this disbursement number		Edit N/A for COD Full Participants
22	New disbursement date is more than 120 days after the original disbursement date	049	Disbursement Date Is More Than 120 Days After the Original Disbursement Date
23	Original disbursement date is invalid or missing	996 998	Invalid Value OR Invalid Value
24	Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools for equal or overlapping academic years	N/A	Edit N/A for COD Full Participants
25	Total Disbursement Actual Gross Amount cannot be greater than the promissory note amount at the LOC for this PLUS loan	096	Total Disbursed Amount cannot be greated than the lesser of the award amount or the award amount requested.
26	Confirmation required prior to disbursement	N/A	Edit N/A for COD Full Participants
29	Invalid Disbursement Number for PLUS	996	Invalid Value
31	Invalid Disbursement Number for Subsidized/Unsubsidized	996	Invalid Value
36	Disbursement Actual Gross Amount is not numeric	072	Incomplete Disbursement Amount
37	Disbursement Actual Loan Fee Amount is not numeric	072	Incomplete Disbursement Amount

	DISBURSEMENT REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message	
38	Disbursement Actual Net Amount is not numeric	072	Incomplete Disbursement Amount	
39	Invalid Disbursement Actual Gross Amount	057	A change/adjustment to a Disbursement Date and Disbursement Amount were submitted on the same transaction. Adjustment to Disbursement Amount has been rejected.	
40	Duplicate date adjustment	N/A	Edit N/A for COD Full Participants	
41	Original disbursement date does not match current disbursement date	N/A	Edit N/A for COD Full Participants	
42	Invalid loan fee rate	996	Invalid Value	
43	Missing loan limit data	N/A	Edit N/A for COD Full Participants	
44	First actual disbursement date cannot be after any subsequent disbursements	052	First Funded Disbursement Date Must Be the Earliest	
45	Invalid First Disbursement Flag	996	Invalid Value	
46	First disbursement must be received before any subsequent disbursements	N/A	Edit N/A for COD Full Participants	
47	First disbursement must be received before any changes to the first disbursement	N/A	Edit N/A for COD Full Participants	
48	First disbursement already received	N/A	Edit N/A for COD Full Participants	
49	First disbursement changed more than twice	076	First Disbursement Flag Changed More Than Twice	
50	More than one disbursement record contains the same First Disbursement Flag for this loan	075	Multiple First Disbursement Flags	
51	First disbursement must have the earliest disbursement date	052	First Funded Disbursement Date Must Be the Earliest	
52	Disbursement Interest Rebate Amount is not numeric	072	Incomplete Disbursement Amount	
53	Invalid Disbursement Interest Rebate Amount	996	Invalid Value	
54	Disbursement Interest Rebate Amount does not equal the LOC's calculated interest rebate amount	078	Incorrect Disbursement Rebate Amount	
55	Invalid Loan Fee Rate for First Anticipated Disbursement Date	N/A	Edit N/A for COD Full Participants	
56	Invalid Adjusted Disbursement Date fee amount	996	Invalid Value	
57	Invalid Adjusted Disbursement Date net amount	996	Invalid Value	
58	Invalid Adjusted Disbursement Date interest rebate amount	996	Invalid Value	
59	Invalid disbursement sequence number. Disbursement sequence number must be 01-65.	093	Invalid disbursement sequence number	
60	Borrower in Pending Bankruptcy Status	089	Invalid disbursement due to pending bankruptcy	
61	Borrower is Deceased	095	Invalid disbursement, person is deceased	
62	Loan is Affected by Discharge	094	Invalid disbursement due to a loan discharge notification for an unauthorized signature/unauthorized payment	
E	Invalid Disbursement Activity	996	Invalid Value	
F	Invalid Disbursement Sequence Number	996	Invalid Value	
G	Total Disbursement Actual Gross Amounts cannot be greater than the Loan Amount Approved/Requested	067	Incorrect Disbursement Gross Amount	

	DISBURSEMENT REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message	
J	Credit check not yet approved for this PLUS loan.	080	No Accepted PLUS Credit Decision Status	
K	No Actual Disbursement exists for this adjustment	N/A	Edit N/A for COD Full Participants	
L	Unsatisfactory school eligibility conditions	N/A	Edit N/A for COD Full Participants	
M	Duplicate disbursement transaction	058	Duplicate Disbursement Information On File	
P	Duplicate adjustment transaction	058	Duplicate disbursement information on file.	
Q	Disbursement date outside of allowable window	050	Disbursement Date Outside Allowable Window	
S	Disbursement date cannot be more than 7 days after the current date.	051	Disbursement Date with a Payment Trigger set to true outside of allowable window	
T	Must have valid promissory note to disburse	081	No Promissory Note on File	
U	Invalid Loan Identifier	N/A	Edit N/A for COD Full Participants	
V	Invalid disbursement date	996	Invalid Value	
		053	Disbursement Date cannot be blank	
X	Invalid School Code	996	Invalid Value	
Y	School is physically closed or ownership changed	N/A	Edit N/A for COD Full Participants	
Z	School Code does not match School Code on loan record	N/A	Edit N/A for COD Full Participants	

Appendix G – Pell Grant Edit Conversion Table

Overview

The Pell Grant Edit Conversion Table provides a crosswalk for Full Participants of edits in the Recipient Financial Management System, (RFMS) with those in the COD System.

The table lists the legacy error or reject code and the corresponding message with the COD error code and message. Phase-In Participants will continue to receive the Legacy Reject Code and Edit Message on their acknowledgements while Full Participants will receive the COD Error Code and Edit Message on their Response documents.

Batch Edit/Reject Codes

BATCH EDIT/REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
201	Missing/Mismatched Grant Batch Header	N/A	Edit N/A for COD Full Participants
202	Missing/Mismatched Grant Batch Trailer	N/A	Edit N/A for COD Full Participants
203	Duplicate Grant Batch Header	003	Duplicate Document ID
206	Data Record Length must be numeric	998	Invalid Format
207	Reported Number of Records must be numeric	998	Invalid Format
208	Reported Total of Batch must be numeric	998	Invalid Format
209	Invalid/Missing Batch Number	994	Missing Value
		996	Invalid Value

	BATCH EDIT/REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message	
210	Year must be numeric	998	Invalid Format	
211	Pell ID must be numeric	998	Invalid Format	
212	Pell ID invalid or not found	004	Entity ID Not Found On Participant File	
213	Creation date must be numeric	998	Invalid Format	
214	Creation time invalid	996	Invalid Value	
215	Batch Type Invalid	996	Invalid Value	
216	Grantee DUNS does not match the institution's Reporting Pell ID in Batch Number for Award Years prior to 2001-2002	N/A	Edit N/A for COD Full Participants	
217	Discrepancy between different records with identical batch number	N/A	Edit N/A for COD Full Participants	
218	Reported Number of Records does not equal count of detail records	008	Reported Number of Students Does Not Equal Detail Count	
219	Total of Batch does not equal computed total of detail record amounts	090	Reported Amount of Disbursements does not equal Amount of detail records	
220	Reported Sign Indicator must be a valid indicator	N/A	Edit N/A for COD Full Participants	
221	Reporting Campus Pell Institution ID is a branch	002	Reporting Entity ID is Not Eligible To Report	
222	Institution is currently ineligible upon receipt of batch at RFMS	101	The Reporting School Entity ID is listed as ineligible upon receipt of batch.	
224	Invalid Message Class	N/A	Edit N/A for COD Full Participants	
225	Data Record Length is not valid for Message Class	N/A	Edit N/A for COD Full Participants	
226	Batch type code in Batch Number must equal record type for Message Class	N/A	Edit N/A for COD Full Participants	
227	Batch Create Date is greater than current system date	006	Document Create Date Greater Than Current System Date	
228	Batch Number indicates you have included a batch with data from a different Award Year	N/A	Edit N/A for COD Full Participants	
229	Batch submitted prior to system start-up date	N/A	Edit N/A for COD Full Participants	
230	Disbursements submitted prior to award year start date	N/A	Edit N/A for COD Full Participants	
231	Reporting Institution must send Special Disbursement for Award Years prior to 2001-2002	N/A	Edit N/A for COD Full Participants	
232	No detail records in Batch	007	No Detail Records In Document	
233	Invalid Destination Mailbox ID	001	Invalid Destination Mailbox ID	
236	Trailer Message Class does not match the Header	N/A	Edit N/A for COD Full Participants	
238	Trailer Destination Mailbox ID does not match the Header	N/A	Edit N/A for COD Full Participants	
240	OPE ID Number does not match the Institutions Reporting Pell ID in the Batch Number for Award Years after 2000-2001	N/A	Edit N/A for COD Full Participants	

Origination Edit/Reject Codes

	ORIGINATION EDIT/REJECT CODES		
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
301	Invalid Origination ID	N/A	Edit N/A for COD Full Participants
302	Duplicate Origination for Award Year 2001 and before	N/A	Edit N/A for COD Full Participants
303	Invalid Original SSN resulting in RFMS being unable to match with the Applicant record for Award Year 2002 and beyond Invalid Original SSN or Name Code resulting in RFMS being unable to match with the Applicant record for Award Year 2001 and before.	N/A	Edit N/A for COD Full Participants
304	Attending and Reporting/Funded campus mismatch or Origination Identifier Pell ID mismatch with Attending campus Pell ID	034	Attending School Entity Identifier has no relationship with the Reporting School Entity Identifier
305	Invalid Award Amount/Correction Applied	039	Incorrect Award Amount
306	Invalid Disbursement Date/Correction Applied	995	Invalid Value; Correction Applied
307	Invalid Enrollment Date/Correction Applied	995	Invalid Value; Correction Applied
308	Invalid Low Tuition & Fees Code/Correction Applied	023	Incorrect Low Tuition & Fees Code/ Correction Applied
309	Invalid Verification Code/ Correction Applied	995	Invalid Value; Correction Applied
310	Invalid Incarcerated Federal Pell Recipient Code/Correction Applied	995	Invalid Value; Correction Applied
311	Invalid Transaction Number	024	Reported CPS Transaction Number Does Not Match CPS
312	Invalid Expected Family Contribution	N/A	Edit N/A for COD Full Participants
313	Invalid Secondary Expected Family Contribution/Correction Applied	026	Incorrect Secondary EFC Used/ Correction Applied
314	Invalid Academic Calendar/Correction Applied	028	Incorrect Academic Calendar/ Correction Applied
315	Invalid Payment Methodology/Correction Applied	027	Incorrect Payment Methodology/ Correction Applied
316	Invalid number of Payment Periods/ Correction Applied for Award Year 2001 and before	N/A	Edit N/A for COD Full Participants
317	Invalid Cost Of Attendance/Correction Applied	995	Invalid Value; Correction Applied
318	Invalid Enrollment Status/Correction Applied	N/A	Edit N/A for COD Full Participants
319	Invalid Weeks of Instructional Time in Program's Definition of Academic Year/Correction Applied	029	Invalid Weeks of Instructional Time in Program's Definition of Academic Year/Correction Applied
320	Invalid Weeks of Instructional Time used to Calculate Payment/Correction Applied	030	Invalid Weeks of Instructional Time used to Calculate Payment
321	Invalid Credit or Clock Hours in program's definition of academic year/Correction Applied	031	Invalid Credit or Clock Hours in program's definition of academic year
322	Invalid Credit or—Clock Hours in all payment periods expected to complete this school year/Correction Applied	032	Invalid Credit or Clock Hours in all payment periods expected to complete this school year
323	Origination is "Over Paid" and Negative Disbursement is Expected	040	Changed Award Amount Is Less Than Total Disbursements

ORIGINATION EDIT/REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
324	Invalid Name Code resulting in RFMS being unable to match with the Applicant Record, or does not equal the name code in the Origination ID, for Award Year 2002 and beyond	N/A	Edit N/A for COD Full Participants
325	Invalid Origination ID - Pell ID is non-numeric for Award Year 2002 and beyond	998	Invalid Format
326	Invalid Origination ID - Invalid Award Year for the Batch for Award Year 2002 and beyond	996	Invalid Value
327	Invalid Origination ID -Sequence Number is not "00" for Award Year 2002 and beyond.	996	Invalid Value
328	Invalid Origination ID - SSN is non-numeric, or is not >=001010001 and <= 999999999 for Award Year 2002 and beyond	N/A	Edit N/A for COD Full Participants
329	Invalid Origination ID – Name code not "A-Z" or "," or "-" for award year 2002 and beyond.	N/A	Edit N/A for COD Full Participants
330	Duplicate SAR ID may be shared by two students for Award Year 2002 or beyond	N/A	Edit N/A for COD Full Participants
331	Duplicate Origination for Award Year 2002 and beyond	N/A	Edit N/A for COD Full Participants
332	Invalid Reported Current SSN for Award Year 2003 and beyond.	011	No eligible SSN, DOB, and last name combination match on CPS for student
333	Invalid Reported Date of Birth for Award Year 2003 and beyond	011	No eligible SSN, DOB, and last name combination match on CPS for student
334	Invalid Reported Last Name for Award Year 2003 and beyond.	011 / 020	No eligible SSN, DOB, and last name combination match on CPS for student / First and last name blank.
335	Invalid Reported First Name for Award Year 2003 and beyond.	020	First and last name blank.
336	Invalid Reported Middle Initial for Award Year 2003 and beyond.	996	Invalid Value
337	Student not Pell eligible for Award Year 2003 and beyond.	038	Student not Pell Eligible
338	Duplicate match on CPS for Award Year 2003 and beyond	025	Duplicate match on CPS
339	Origination Record reported with Zero Award Amount for Award year 2003 and beyond.	042	New award type submitted with a zero award amount
399	New Origination Award or increase received after end of processing year and institution has not been granted Administrative Relief	043	New Award Amount or Award Increase Received After End Of Processing Year and Institution Has Not Been Granted Administrative Relief (Pell)/ Extended Processing (DL)

Disbursement Edit/Reject Codes

	DISBURSEMENT EDIT/REJECT CODES		
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
401	Invalid Origination ID	N/A	Edit N/A for COD Full Participants
402	Origination ID does not match on RFMS	N/A	Edit N/A for COD Full Participants
403	Disbursement Reference Number Already on File	N/A	Edit N/A for COD Full Participants
404	Debit/Credit Indicator Flag Not Valid	N/A	Edit N/A for COD Full Participants
405	Disbursement Amount Not Valid because amount is non-numeric	996	Invalid Value
406	Disbursement Amount Is Not in Valid Range	067	Incorrect Disbursement Amount
407	Disbursement Date is Not Valid Date because date is non-numeric	998	Invalid Format
408	Disbursement Date is Not Valid for Processing Date, not in Valid Range, or not a valid RFMS Date format	051	Disbursement Date With Payment Trigger Set to Yes Outside of Allowable Window Disbursement Date cannot be blank.
		053	Invalid Format Invalid Value
		996	
		998	
410	Potential Concurrent Enrollment – Multiple Reporting. Sent separately	069	Potential Concurrent Enrollment - Notice Sent Separately
411	Potential Overaward Project – Multiple Reporting. Sent separately	068	Potential Overaward Project- Notice Sent Separately
412	Negative Disbursement cannot be accepted without a previous positive disbursement	996	Invalid value
413	Insufficient Negative Disbursement amount. Negative Disbursement is expected for difference amount	065	Insufficient Decrease in the Disbursement amount. Disbursement is expected for Amount of the Negative Pending
414	Origination is in "Overpaid" status. Positive Disbursement cannot be accepted	066	Award is in "Overpaid" status. Disbursement Increase cannot be accepted
415	Institution Eligibility Status indicates the Institution must submit a Special Disbursement Record and Award Year is 2000 – 2001 or prior	N/A	Edit N/A for COD Full Participants
416	Negative Disbursement adjusted to reflect accepted Previous Disbursement Balance	N/A	Edit N/A for COD Full Participants
417	Disbursement submitted after end of processing year and institution has not been granted Administrative Relief	071	New Disbursement, Increase, or Payment Trigger to "Y" Received After End Of Processing Year and Institution Has Not Been Granted Administrative Relief (Pell)/Extended Processing (DL)
418	Origination indicates Verification Status 'W', Disbursement adjusted to the Origination Award Amount or 50% of the Scheduled Award Amount, whichever is lesser, and Award Year is 2000 – 2001 or prior	064	Disbursement Amount > 50% of award with Verification Status of "W"
419	Origination indicates Verification Status 'W'. Verification W needs to be updated on the Origination record in RFMS.	N/A	Edit N/A for COD Full Participants
420	Origination indicates Verification Status 'W', only one disbursement allowed, and Award Year is 2000 – 2001 or prior	061	Only One Disbursement Allowed for Students with a Verification Status of "W"

	DISBURSEMENT EDIT/REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code		COD Edit Message
422	Institution is eligible, Payment Period Start Date is invalid or not in a valid range and Award Year is 2001 – 2002 or beyond	996		Invalid Value
423	Institution is not eligible, Payment Period Start Date is invalid or not in a valid range and Award Year is 2001 – 2002 or beyond	996		Invalid Value
424	Institution is not eligible, Payment Period Start Date is not in the eligible range and Award Year is 2001 – 2002 or beyond	079 048		Payment Period Start Date Not In Eligible Range School is ineligible
425	Invalid Origination ID - Pell ID is non-numeric for Award Year 2002 and beyond	N/A		Edit N/A for COD Full Participants
426	Invalid Origination ID - Invalid Award Year for the Batch for Award Year 2002 and beyond	N/A		Edit N/A for COD Full Participants
427	Invalid Origination ID - Sequence number is not "00" for Award Year 2002 and beyond	N/A		Edit N/A for COD Full Participants
428	Invalid Origination ID - SSN is not >=001010001 and <= 999999999 for Award Year 2002 and beyond	N/A		Edit N/A for COD Full Participants
429	Invalid Origination ID - Name Code not A-Z or " . " or " - " or " " for Award Year 2002 and beyond	N/A		Edit N/A for COD Full Participants
430	Duplicate Disbursement reference number. Reference number already at RFMS	058		Duplicate Disbursement Information On File
431	Award Year is 2002 or greater and the Disbursement Reference number is nonnumeric or not between 01 to 90	998 996		Invalid Format Invalid Value
432	Disbursement amount would have been corrected to zero by RFMS calculations so the disbursement record was rejected	N/A		Edit N/A for COD Full Participants
440	CMO rejected this student for inadequate/missing eligibility documentation/	083		Case Management Office (CMO) Rejected This Student For Inadequate/ Missing Eligibility Documentation/ Information
441	CMO rejected this student for inadequate/missing fiscal documentation/information	084		CMO Rejected This Student For Inadequate/ Missing Fiscal Documentation/ Information
442	CMO rejected this student for inadequate/missing award or disbursing documentation/information	085		CMO Rejected This Student For Inadequate/ Missing Award or Disbursing Documentation/ Information
443	CMO rejected this student for not meeting reporting requirements	086		CMO Rejected This Student For Not Meeting Reporting Requirements
444	CMO rejected this student for failure to comply with requirements	087		CMO Rejected This Student For Failure To Comply With Requirements
445	CMO rejected this student for inadequate or missing documentation	088		CMO Rejected This Student For Inadequate or Missing Documentation

Appendix H – Pell Calculations Table

Introduction

The Federal Pell Grant Calculation chart briefly describes the programs of study and academic calendar to which each Pell Grant Payment Methodology applies. It also documents the data elements required for calculating the student's Pell award under each methodology and the acceptable range of values for each element. Finally, it depicts the relationship between Scheduled Federal Pell Grant, Annual award, and the result of the Payment Methodology calculation. For further details and examples of Pell Grant calculations, please refer to the Student Financial Aid Handbook, Pell Grant chapter.

Regulation Reference	(a) All Programs Payment Methodology	(b) All Programs Academic Calendar	(c) Term Programs Only Enrollment Status	(d) Clock hour programs, or Credit hour programs without terms Hours/Credits expected to complete – Paid from this award year	(e) Clock hour programs, or Credit hour programs without terms Hours/Credits in program's academic year definition	(f) Terms and Nonterm programs not using Formula 1 Weeks used to calculate payment	(g) Terms and Nonterm programs not using Formula 1 Week's in program's academic year	(h) Scheduled Federal Pell Grant	(i) Annual Award	(j) Ceiling on Expected Total Payment (aka Award amount)
690.63 thru 690.67	**1** Student enrolled in eligible program: (a) that measures progress in credit hours; (b) that uses standard terms; (c) in which the fall through spring terms (i) equal or exceed 30 weeks of instructional time; or (ii) equal or exceed the weeks in its academic year if the program receives a waiver	2,3,4	1 Full-time	Blank	Blank	Blank	Blank	From Payment Schedule for EFC/COA	Same as SFPG	Same as SFPG
		2,3,4	2 ¾ time	Blank	Blank	Blank	Blank	Same as above	From ¾ Disb Sched for EFC/COA	Same as Annual award
		2,3,4	3 ½ time	Blank	Blank	Blank	Blank	Same as above	From ½ time Disb Sched for EFC/COA	Same as Annual award
		2,3,4	4 LT ½ time	Blank	Blank	Blank	Blank	Same as above	From LT ½ Disb Sched for EFC/COA	Same as Annual award
		2,3,4	5 Other	Blank	Blank	Blank	Blank	Same as above	Same as SFPG	Same as Annual award

Legend: LT = Less than; LE = Less than or equal to; GT = Greater than; GE = Greater than or equal to.

Regulation Reference	(a) All Programs Payment Methodology	(b) All Programs Academic Calendar	(c) Term Programs Only Enrollment Status	(d) Clock hour programs, or Credit hour programs without terms Hours/Credits expected to complete – Paid from this award year	(e) Clock hour programs, or Credit hour programs without terms Hours/Credits in program's academic year definition	(f) Terms and Nonterm programs not using Formula 1 Weeks used to calculate payment	(g) Terms and Nonterm programs not using Formula 1 Week's in program's academic year	(h) Scheduled Federal Pell Grant	(i) Annual Award	(j) Ceiling on Expected Total Payment (aka Award amount)
690.63 thru 690.67	**2** Student enrolled in eligible program: (a) that measures progress in credit hours; (b) that uses standard terms; (c) in which the fall through spring terms (i) are less than 30 weeks of instructional time; AND (ii) the program did not receive a waiver of the 30 week minimum	2,3,4	1 Full-time	Blank	Blank	Numeric & LE (g) & LT 30	Numeric & GE 30 & LE 78	From Payment Schedule for EFC/COA	Same as SFPG	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year
		2,3,4	2 ¾ time	Blank	Blank	Numeric & LE (g) & LT 30	Numeric & GE 30 & LE 78	Same as above	From ¾ Disb Sched for EFC/COA	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year
		2,3,4	3 ½ time	Blank	Blank	Numeric & LE (g) & LT 30	Numeric & GE 30 & LE 78	Same as above	From ½ time Disb Sched for EFC/COA	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year

		2,3,4	4 LT ½ time	Blank	Blank	Numeric & LE (g) & LT 30	Numeric & GE 30 & LE 78	Same as above	From LT ½ Disb Sched for EFC/COA	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year
		2,3,4	5 Other	Blank	Blank	Numeric & LE (g) & LT 30	Numeric & GE 30 & LE 78	Same as above	Same as SFPG	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year

Legend: LT = Less than; LE = Less than or equal to; GT = Greater than; GE = Greater than or equal to.

Regulation Reference	(a) All Programs / Payment Methodology	(b) All Programs / Academic Calendar	(c) Term Programs Only / Enrollment Status	(d) Clock hour programs, or Credit hour programs without terms / Hours/Credits expected to complete – Paid from this award year	(e) Clock hour programs, or Credit hour programs without terms / Hours/Credits in program's academic year definition	(f) Terms and Nonterm programs not using Formula 1 / Weeks used to calculate payment	(g) Terms and Nonterm programs not using Formula 1 / Week's in program's academic year	(h) Scheduled Federal Pell Grant	(i) Annual Award	(j) Ceiling on Expected Total Payment (aka Award amount)
690.63 thru 690.67	**3** Student enrolled in eligible program: (a) that measures progress in credit hours; (b) that uses terms (standard or nonstandard)	1,2,3,4	1 Full-time	Blank	Blank	Numeric & LE (g)	Numeric & GE 30 & LE 78	From Payment Schedule for EFC/COA	Same as SFPG	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year
		1,2,3,4	2 ¾ time	Blank	Blank	Numeric & LE (g)	Numeric & GE 30 & LE 78	Same as above	From ¾ Disb Sched for EFC/COA	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year
		1,2,3,4	3 ½ time	Blank	Blank	Numeric & LE (g)	Numeric & GE 30 & LE 78	Same as above	From ½ time Disb Sched for EFC/COA	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year
		1,2,3,4	4 LT ½ time	Blank	Blank	Numeric & LE (g)	Numeric & GE 30 & LE 78	Same as above	From LT ½ Disb Sched for EFC/COA	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year
		1,2,3,4	5 Other	Blank	Blank	Numeric & LE (g)	Numeric & GE 30 & LE 78	Same as above	Same as SFPG	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year

Legend: LT = Less than; LE = Less than or equal to; GT = Greater than; GE = Greater than or equal to.

Regulation Reference	(a) All Programs Payment Methodology	(b) All Programs Academic Calendar	(c) Term Programs Only Enrollment Status	(d) Clock hour programs, or Credit hour programs without terms Hours/Credits expected to complete – Paid from this award year	(e) Clock hour programs, or Credit hour programs without terms Hours/Credits in program's academic year definition	(f) Terms and Nonterm programs not using Formula 1 Weeks used to calculate payment	(g) Terms and Nonterm programs not using Formula 1 Week's in program's academic year	(h) Scheduled Federal Pell Grant	(i) Annual Award	(j) Ceiling on Expected Total Payment (aka Award amount)
690.63 thru 690.67	**4** Student enrolled in eligible program: (a) that measures progress in clock hours; or (b) that measures progress in credit hours BUT DOES NOT HAVE TERMS	5	Blank	Numeric & LE (e)	Numeric & GE 900 & LE 3120	Numeric & LE (g)	Numeric & GE 30 & LE 78	From Payment Schedule for EFC/COA	Same as SFPG	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year; (Results * Hours expected to complete – Paid from this award year)/Hours in program's academic year definition
		6	Blank	Numeric & LE (e)	Numeric & GE 24 & LE 100	Numeric & LE (g)	Numeric & GE 30 & LE 78	Same as above	Same as SFPG	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year; (Results * Hours expected to complete – Paid from this award year)/Hours in program's academic year definition

Legend: LT = Less than; LE = Less than or equal to; GT = Greater than; GE = Greater than or equal to.

Regulation Reference	(a) All Programs Payment Methodology	(b) All Programs Academic Calendar	(c) Term Programs Only Enrollment Status	(d) Clock hour programs, or Credit hour programs without terms Hours/Credits expected to complete – Paid from this award year	(e) Clock hour programs, or Credit hour programs without terms Hours/Credits in program's academic year definition	(f) Terms and Nonterm programs not using Formula 1 Weeks used to calculate payment	(g) Terms and Nonterm programs not using Formula 1 Week's in program's academic year	(h) Scheduled Federal Pell Grant	(i) Annual Award	(j) Ceiling on Expected Total Payment (aka Award amount)
690.63 thru 690.67	**5** Student enrolled in eligible program; nonresidential portion by correspondence and NOT USING TERMS	6	3 ½ time	Numeric & LE (e)	Numeric & GE 24 & LE 100	Numeric & LE (g)	Numeric & GE 30 & LE 78	From Payment Schedule for EFC/COA	From ½ time Disb Sched for EFC/COA	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year; (Results * Credits expected to complete – Paid from this award year)/Credits in program's academic year definition

Legend: LT = Less than; LE = Less than or equal to; GT = Greater than; GE = Greater than or equal to.

Regulation Reference	(a) All Programs — Payment Methodology	(b) All Programs — Academic Calendar	(c) Term Programs Only — Enrollment Status	(d) Clock hour programs, or Credit hour programs without terms — Hours/Credits expected to complete – Paid from this award year	(e) Clock hour programs, or Credit hour programs without terms — Hours/Credits in program's academic year definition	(f) Terms and Nonterm programs not using Formula 1 — Weeks used to calculate payment	(g) Terms and Nonterm programs not using Formula 1 — Week's in program's academic year	(h) Scheduled Federal Pell Grant	(i) Annual Award	(j) Ceiling on Expected Total Payment (aka Award amount)
690.63 thru 690.67	**5, continued** Student enrolled in eligible program; nonresidential portion by correspondence and USING TERMS	1,2,3,4	3 ½ time	Blank	Blank	Numeric & LE (g)	Numeric & GE 30 & LE 78	From Payment Schedule for EFC/COA	From ½ time Disb Sched for EFC/COA	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year;
		1,2,3,4	4 LT ½ time	Blank	Blank	Numeric & LE (g)	Numeric & GE 30 & LE 78	Same as above	From LT ½ time Disb Sched for EFC/COA	(Annual Award * Weeks used to calculate payment)/ Weeks in program's academic year;

Legend: LT = Less than; LE = Less than or equal to; GT = Greater than; GE = Greater than or equal to.

Appendix I – COD Reports

Introduction

This Chapter provides samples of the preformatted Direct Loan and Pell Grant Reports. Descriptions, Business Rules, and Format Options for these reports are available in the COD Implementation Guide.

Direct Loan School Account Statement (SAS)

Example - Year-To-Date Cash Summary

```
Report Date: 06/04/2002     U.S. Department of Education              Page:  1
Report Time: 99:99:99    2002-2003 Federal Direct Loan Program
                           Direct Loan School Account Statement
     THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
****************************************************************************
Batch ID: AS3G0189020020603145618
COD Process Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


YEAR-TO-DATE CASH SUMMARY

Beginning Balance:                                       $00,000,000,000
     Cash Receipts:                    $99,999,999,999
     Excess Cash Returned:             $(9,999,999,999)
Total Net Cash Receipts                                  $99,999,999,999

     Net Booked Disb. Actual           $99,999,999,999
     Net Booked Disb. Adjustments      $99,999,999,999
Total Net Booked Loan Detail                             $99,999,999,999

Ending Cash Balance:                                     $99,999,999,999

-------------------------------------------------------------------

     Net Unbooked Disb. Actual         $99,999,999,999
     Net Unbooked Disb. Adjustments    $99,999,999,999
Total Net Unbooked Loan Detail                           $99,999,999,999


Adjusted Ending Cash Balance:                            $99,999,999,999

******

COD's Ending Cash Balance represents the Department's official cash balance for your
school at the end of the current month. This ending cash balance from COD's records will
be used by the Department to monitor the cash activity and balances at your school.  If
your records do not agree, please notify your Customer Service Representative
IMMEDIATELY.
                                    ******
```

Example - Year-To-Date Disbursement Summary

```
Report Date: 06/04/2002    U.S. DEPARTMENT OF EDUCATION              Page:  2
Report Time: 09:25:07      2002-2003 Federal Direct Loan Program
                           Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
****************************************************************************
BATCH ID: AS3G0189020020603145618
COD Process Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


YEAR-TO-DATE DISBURSEMENT SUMMARY


Disbursement Loan Totals:
                                BOOKED LOANS          UNBOOKED LOANS
                                --------------------------------------
        Subsidized Gross  :     $99,999,999,999       $99,999,999,999
        Subsidized Fee    :     $(9,999,999,999)      $(9,999,999,999)
        Subsidized Rebate :     $ 9,999,999,999       $ 9,999,999,999
        Subsidized Net    :     $99,999,999,999       $99,999,999,999

        Unsubsidized Gross  :   $99,999,999,999       $99,999,999,999
        Unsubsidized Fee    :   $(9,999,999,999)      $(9,999,999,999)
        Unsubsidized Rebate :   $ 9,999,999,999       $ 9,999,999,999
        Unsubsidized Net    :   $99,999,999,999       $99,999,999,999

        PLUS Gross        :     $99,999,999,999       $99,999,999,999
        PLUS Fee          :     $(9,999,999,999)      $(9,999,999,999)
        PLUS Rebate       :     $ 9,999,999,999       $ 9,999,999,999
        PLUS Net          :     $99,999,999,999       $99,999,999,999

Total for all Loan Types:

        Sub/Unsub/PLUS Gross  : $99,999,999,999       $99,999,999,999
        Sub/Unsub/PLUS Fee    : $(9,999,999,999)      $(9,999,999,999)
        Sub/Unsub/PLUS Rebate : $ 9,999,999,999       $ 9,999,999,999
        Sub/Unsub/PLUS Net    : $99,999,999,999       $99,999,999,999


                              ******
```

Example - Monthly Cash Summary

```
Report Date: 06/04/2002      U.S. Department of Education             Page:  3
Report Time: 99:99:99    2002-2003 Federal Direct Loan Program
                         Direct Loan School Account Statement
    THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*********************************************************************************
Batch ID: AS3G0189020020603145618
COD Process Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


MONTHLY CASH SUMMARY

Beginning Balance:                                       $99,999,999,999
     Cash Receipts:                 $99,999,999,999
     Excess Cash Returned:          $(9,999,999,999)
Total Net Cash Receipts                                  $99,999,999,999

     Net Booked Disb. Actual        $99,999,999,999
     Net Booked Disb. Adjustments   $99,999,999,999
Total Net Booked Loan Detail                             $99,999,999,999

Ending Cash Balance:                                     $99,999,999,999


----------------------------------------------------------------------

     Net Unbooked Disb. Actual      $99,999,999,999
     Net Unbooked Disb. Adjustments $99,999,999,999
Total Net Unbooked Loan Detail                           $99,999,999,999


Adjusted Ending Cash Balance:                            $99,999,999,999
                                    ******

COD's Ending Cash Balance represents the Department's official cash balance for your
school at the end of the current month. This ending cash balance from COD's records will
be used by the Department to monitor the cash activity and balances at your school.   If
your records do not agree, please notify your Customer Service Representative
IMMEDIATELY.

                                    ******
```

Example - Monthly Disbursement Summary

```
Report Date: 06/04/2002    U.S. DEPARTMENT OF EDUCATION          Page:  4
Report Time: 09:25:07     2002-2003 Federal Direct Loan Program
                          Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*************************************************************************
BATCH ID: AS3G018902002060314561 8
COD Process Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


MONTHLY DISBURSEMENT SUMMARY


Disbursement Loan Totals:
                             BOOKED LOANS          UNBOOKED LOANS
                          -------------------------------------------
        Subsidized Gross  :   $99,999,999,999       $99,999,999,999
        Subsidized Fee    :   $(9,999,999,999)      $(9,999,999,999)
        Subsidized Rebate :   $ 9,999,999,999       $ 9,999,999,999
        Subsidized Net    :   $99,999,999,999       $99,999,999,999

        Unsubsidized Gross  : $99,999,999,999       $99,999,999,999
        Unsubsidized Fee    : $(9,999,999,999)      $(9,999,999,999)
        Unsubsidized Rebate : $ 9,999,999,999       $ 9,999,999,999
        Unsubsidized Net    : $99,999,999,999       $99,999,999,999

        PLUS Gross        :   $99,999,999,999       $99,999,999,999
        PLUS Fee          :   $(9,999,999,999)      $(9,999,999,999)
        PLUS Rebate       :   $ 9,999,999,999       $ 9,999,999,999
        PLUS Net          :   $99,999,999,999       $99,999,999,999

Total for all Loan Types:

        Sub/Unsub/PLUS Gross :  $99,999,999,999      $99,999,999,999
        Sub/Unsub/PLUS Fee   :  $(9,999,999,999)     $(9,999,999,999)
        SubUnsub/PLUS Rebate :  $ 9,999,999,999      $ 9,999,999,999
        Sub/Unsub/PLUS Net   :  $99,999,999,999      $99,999,999,999
```

Example - Cash Detail

```
Report Date: 06/04/2002    U.S. DEPARTMENT OF EDUCATION              Page:  5
Report Time: 09:25:07       2002-2003 Federal Direct Loan Program
                             Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
***********************************************************************************
BATCH ID: AS3G0189020020603145618
COD Process Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


CASH DETAIL RECORDS FOR THIS MONTH

TRANS TYPE       DATE          AMOUNT          GAPS CONTROL #      CHECK #
------------  -----------  ---------------  ------------------  -------
Cash Receipt  05/11/2002   $99,999,999,999    XXXXXXXXXXXXX
Excess Cash   05/11/2002   $99,999,999,999                       XXXXXXX



                                  * * * * * *
```

Example - Loan Detail

```
Report Date: 06/04/2002      U.S. DEPARTMENT OF EDUCATION           Page:  6
Report Time: 09:25:09     2002-2003 Federal Direct Loan Program
                            Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
**************************************************************************
BATCH ID: AS3G0189020020603145618
COD Process Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


LOAN DETAIL RECORDS

BORROWER'S NAME             DISB#/TYPE     COD          STATUS       DISB.BOOKED
LOAN ID                     SEQ#/ DATE     AMOUNT                    DATE
----------------------     --------------  ----------   ------       ------------
MAGUIRE, JERRY               01 D                        BOOKED       05/14/2002
0010100001U03G01890001      001 05/13/2002   $ 1312     GROSS
                                             $   39     FEE
                                             $   19     REBATE
                                             $ 1292     NET
                                             $          NET ADJUSTMENT



                  * ALL RECORDS BOOKED *
```

Pending Disbursement List Report

A copy of the preformatted will be provided at a later date.

Funded Disbursement List Report

A copy of the preformatted will be provided at a later date.

30 Day Warning Report

```
REPORT DATE: 08/03/2002          DEPARTMENT OF EDUCATION               PAGE:     1
PROGRAM: LB002            2002-2003 Federal Direct Loan Program
                                30 DAY WARNING REPORT
                             For Academic Year 2002-2003
                           FOR THE PERIOD ENDING 07/31/2002


SCHOOL NAME: LOS University                       SCHOOL CODE: G99999
ADDRESS: 4200 WILSON BOULEVARD, ARLINGTON, VA 22203


Loans Pending Booking Section:

LOAN LOAN ID                 BORR NAME              DATE       DATA NEEDED:
TYPE                                                RCVD       LOAN PROM DISB

S  123456789S03G99999001 DUCK, DONALD              07/09/02    OK   N    Y
S  234567891S03G99999001 BUNNY, BUGSY              06/17/02    OK   Y    Y
S  345678912S03G99999001 DUCK, DAFFY               07/28/02    OK   Y    Y
S  456789123S03G99999001 GOODE, JOHNNY B           07/03/02    OK   N    Y
S  789456123S03G99999001 COYOTE, WILEY             06/17/02    OK   N    Y
---------------------------------------------------------------------------
TOTAL NUMBER STAFFORD       5
---------------------------------------------------------------------------

U  123456789U03G99999001 DUCK, DONALD              07/09/02    OK   N       Y
U  234567891U03G99999001 BUNNY, BUGSY              07/28/02    OK   Y       Y
U  789456123U03G99999001 COYOTE, WILEY             06/17/02    OK   Y       Y
---------------------------------------------------------------------------
TOTAL NUMBER STAFFORD (UNS)   3
---------------------------------------------------------------------------

GRAND TOTAL                 8
-------------------------------------------------------------------
Promissory Notes Without Origination Records Section:

Loan ID                  Batch ID        Date Received   Note Amount

312345678U03G99999001    #A3G9999920020929070701  07/02/02      $4,000

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
===========================================================================
```

Inactive Loans Report

```
REPORT DATE: 02/01/2003   U.S. DEPARTMENT OF EDUCATION        PAGE: 1
PROGRAM:   XXXXX              FEDERAL DIRECT LOAN PROGRAM
       INACTIVE LOANS REPORT
  FOR THE PERIOD 01/01/2002 - 01/31/2003

SCHOOL NAME: XYZ ACADEMY                         SCHOOL CODE: 000000
    ADDRESS: 123456 X-RAY TECHNICIAN BLVD, WINSTON-SALEM, NC 27403

LOAN                                                        INACTIVE
TYPE LOAN ID                 BORROWER NAME                  DATE
-----------------------------------------------------------------------
 S   000000000S03X00000000 PAULSEN, PATRICK                01/03/2003
 S   000000000S03X00000000 COLLINS, MICHILLE               01/02/2003
 S   000000000S03X00000000 CARTWRIGHT, ROBERT              01/22/2003
 S   000000000S03X00000000 BASILE, LINDA                   01/28/2003

 TOTAL NUMBER OF INACTIVE DIRECT SUBSIDIZED LOANS FOR PERIOD:    4
-----------------------------------------------------------------------

 U   000000000U03X00000000 MARSHALL, EDWARD                01/28/2003
 U   000000000U03X00000000 FORRESTER, SUSAN                01/02/2003

 TOTAL NUMBER OF INACTIVE DIRECT UNSUBSIDIZED LOANS FOR PERIOD:    2
-----------------------------------------------------------------------

 P   000000000P03X00000000 PHILLIPS, JOAN                  01/13/2003

 TOTAL NUMBER OF INACTIVE PLUS LOANS:    1
-----------------------------------------------------------------------

 GRAND TOTAL:    7

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
```

Duplicate Student Borrower Report

```
Report Date:  03/10/2003    U.S. Department of Education      Page:   1
Report Time:  18:31:25            Federal Direct Loan Program
                               Duplicate Student Borrower Report
                                 For Direct Loan Year 2002-2003
Reporting Period: 02/30/2003

School Code:  G99999
School Name:  Sample Institute
-------------------------------------------------------------------------------
Borrower SS #              Borrower Name
-------------------------------------------------------------------------------
Loan ID              Loan            Total   G  Loan Period           School
                     Amount          Actual  R                        Code
                     Approved        Gross   A
                                     Dis     D
                                     Amount  E
-------------------------------------------------------------------------------
School Name               City            State Zipcode       Telephone #
-------------------------------------------------------------------------------
Borrower Academic Year    Dependency      Additional Unsub. Eligibility:
                                          Dependent Student HEAL
-------------------------------------------------------------------------------
999-99-9999               Student Smith
999999999S03G99999001  $02625           $01313   01  09/10/2002-06/01/2003  G99999
Sample Institute          New City         VA  99999-0000       999-999-9999
09/10/2002-06/01/2003   D

999999999S03G88888001  $02625           $01312   01  09/06/2002-05/10/2003  G88888
Test College              College Station  CA  99999-0000       999-999-9999
09/06/2002-05/10/2003   D

888-88-8888                    Student Jones
888888888U03G99999001  $03500           $03500   03  09/02/2002-12/15/2002  G99999
Sample Institute          New City         VA  99999-0000       999-999-9999
09/02/2002-05/20/2003   D

888888888U03G99999002   $04000          $04000   03  02/01/2002-06/30/2002  G99999
Sample Institute          New City         VA  99999-0000       999-999-9999
02/01/2003-08/28/2003   D                Y

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
The Duplicate Student Borrower Report lists student borrowers for which COD has
accepted multiple Direct Subsidized and/or Unsubsidized Loan Origination records. The
list indicates other schools that have submitted a loan origination record for the same
borrower who may be attending your school.  This report assists in identifying
subsequent loan origination records that may reject due to exceeding the annual loan
limits.  This report does NOT relieve the school of its responsibility to monitor all
loan activity (including FFEL) for a student through the Financial Aid Transcript and
NSLDS processes.
```

SSN/Name/Date of Birth Change Report

A copy of the preformatted report will be provided at a later date.

Disbursement Activity Not Yet Booked at Servicing Report

```
Run Date: 11/30/2002          U.S. Department of Education        Page    1
                              Federal Direct Loan Program
          Report on Disbursement Activity Not Yet Booked at Servicing
                                as of 11/30/2002
                       For Transactions Received (From Schools)
                          and booked at LOS by 11/13/2002
School Code: G99903 School Name: SAMPLE COMMUNITY COLLEGE
-------------------------------------------------------------------------
Line No      Program Yr   Borrower Name                    Borrower SSN
Loan ID                   Disb Seq No    Activity Seq No Trans Type
Booked Dt    Dt Recv@LOS  Net Amt/Net Adj                 Days Held(Y/N)
-------------------------------------------------------------------------
1            2002-2003    GREENE1, TREVOR                  123-22-1234
123221234S03G99903001             1               1 D
10/02/2002 *10/02/2002          $340.00                    5          N

2            2002-2003    GREENE1, TREVOR                  123-22-1234
123221234S03G99903001             2               1 D
10/02/2002 *10/02/2002          $340.00                    5          N

3            2002-2003    GREENE1, TREVOR                  123-22-1234
807009040S03G99903001             3               1 D
10/02/2002 *10/02/2002          $340.00                    5          N


THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
```

This Disbursement Activity Not Yet Booked at Servicing Report lists the
disbursement transactions that have been booked at LOS but have not
been booked at Servicing. This report also lists the disbursements
transactions that have not been booked in LOS because of the
transactions error (Held). The report assists schools in identifying
the problem loans.

* indicates the transaction has been reported in the previous month.

Entrance Counseling Results Report

```
REPORT DATE: 07/31/2002     U.S. DEPARTMENT OF EDUCATION              Page 1
REPORT TIME: 23:59:59        FEDERAL DIRECT LOAN PROGRAM
                             ENTRANCE COUNSELING QUIZ RESULTS



SCHOOL NAME: HARVARD UNIVERSITY
    ADDRESS: 234 PINEAPPLE BLVD, SPRINGFIELD, VA 34382
SCHOOL CODE: G92155
-----------------------------------------------------------------------------
Borrower        Borrower      Borrower            Completion   Completion   R&R
SSN             DOB           Name                Date         Time         Ack
-----------------------------------------------------------------------------
111-22-3333     01/01/1975    Pradip T Harris     07/02/2002   12:01:01 AM  Y
222-33-4444     01/01/1980    Scott Myers         07/12/2002   12:01:01 PM  Y
333-22-5555     01/01/1978    Joe Blow            07/21/2002   11:01:01 PM  Y
-----------------------------------------------------------------------------
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
=============================================================================
```

Electronic Statement of Account (ESOA)

```
Report Date:  MM/DD/CCYY    U.S. DEPARTMENT OF EDUCATION
                            STUDENT FINANCIAL ASSISTANCE PROGRAMS
Report Time:  HH:MM:SS
                              2002-2003 Award Year
                            FEDERAL PELL GRANT PROGRAM
                            ELECTRONIC STATEMENT OF ACCOUNT
 ***********************************************************************

PELL INSTITUTION NUMBER                                          999999
SCHOOL NAME                         XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
STATE                                                                XX
GRANTEE DUNS NUMBER                                       XXXXXXXXXXX
GAPS AWARD NUMBER                                     XXXXXXXXXXXXXXX

       Accounting Schedule                                         999
       Accounting Schedule Date                           MM/DD/CCYY

       A.    Previous Pell Grant Obligation            $999,999,999.99
             Current Pell Grant Obligation             $999,999,999.99
             Adjustment (Increase + or Decrease -)     $099,999,999.99*

       B.    Previous Pell Grant Obligation/Payment    $999,999,999.99
             Current Pell Grant Obligation/Payment     $999,999,999.99
             Adjustment (Increase + or Decrease -)     $099,999,999.99*

       GAPS Drawdowns/Payments                         $999,999,999.99
       Date of Last Activity in GAPS                        MM/DD/CCYY

       YTD Total Unduplicated Recipients                       999,999
       YTD Pell Accepted Disbursement Amount           $999,999,999.99
       YTD GAPS Posted Disbursement Amount             $999,999,999.99
       YTD Administrative Cost Allowance               $999,999,999.99

       As of Batch ID                   XXCCYY12345619990101123000


SECTION A VALUESAPPLY TO "OBLIGATE ONLY.
SECTION B VALUES APPLY TO "OBLIGATE/PAY ACCOUNTS".
```

```
Electronic Statement of Account Page: 2


ESOA DETAIL BATCH INFORMATION

ADJUST                                 ADJUST        ADJUST BATCH #
REPORT DATE      ADJUST AMOUNT         PROCESS DATE  ADJUST DESCRIPTION
-----------      ----------------      ------------  --------------------------
MM/DD/CCYY       $999,999,999.99*      MM/DD/CCYY    XXCCYY12345619990101123000
                                                     XXXXXXXXXXXXXXXXXXX
MM/DD/CCYY       $999,999,999.99*      MM/DD/CCYY    XXCCYY12345619990101123000
                                                     XXXXXXXXXXXXXXXXXXX
MM/DD/CCYY       $999,999,999.99*      MM/DD/CCYY    XXCCYY12345619990101123000
                                                     XXXXXXXXXXXXXXXXXXX
MM/DD/CCYY       $999,999,999.99*      MM/DD/CCYY    XXCCYY12345619990101123000
                                                     XXXXXXXXXXXXXXXXXXX
MM/DD/CCYY       $999,999,999.99*      MM/DD/CCYY    XXCCYY12345619990101123000
                                                     XXXXXXXXXXXXXXXXXXX
MM/DD/CCYY       $999,999,999.99*      MM/DD/CCYY    XXCCYY12345619990101123000
                                                     XXXXXXXXXXXXXXXXXXX
MM/DD/CCYY       $999,999,999.99*      MM/DD/CCYY    XXCCYY12345619990101123000
                                                     XXXXXXXXXXXXXXXXXXX
```

Multiple Reporting Record

A copy of the preformatted report will be provided at a later date.

Reconciliation Report

A copy of the preformatted report will be provided at a later date.

Year-to-Date (YTD) Record

A copy of the preformatted report will be provided at a later date.

Appendix J – Common Record Physical Layout

Introduction

This section provides standards for the physical layout of the Common Record XML Document file. Standards on the physical layout of the Common Record XML Document file are required to ensure all systems transmitting or processing an instance of the file can do so without encountering physical constraint errors.

Examples of physical constraint errors include: exceeding available memory, exceeding available disk space, or exceeding available network bandwidth (and timing out). While most physical constraint errors can be avoided by proper coding techniques on the host system, there are some error conditions best handled through the definition of, and adherence to, a set of well-defined and well-publicized standards. Such error conditions and their corresponding standards for resolution are provided in this section.

XML and its associated technologies, (XML Schema, Document Type Definitions), do not provide for a mechanism to define the physical layout of a file. In fact, XML does not depend on the physical layout of the elements by design. Whitespace and line lengths are not relevant to the logical construction and reading of an XML document. Therefore, the Common Record XML file physical layout standards are defined as guidelines and examples presented in this Appendix.

32 K Line Length Limitation on Mainframe Systems

Issue:

Some mainframe systems cannot create or read a line longer than 32 kilobytes. A line consists of a string of data with an 'end of line marker.' The phrase 'end of line marker' in this document refers to whatever mechanism is used on a platform to terminate an individual line or record. For example, an end of line marker can be set by the writing out of a record (on a mainframe), by inserting a <CR><LF> character sequence (on a PC), or by inserting a <CR> character (on Unix). <CR>

(carriage return character) and <LF> (linefeed) are ASCII codes 10 and 13, respectively.

Systems with this limitation cannot handle a string of data longer than 32 kilobytes without encountering some type of data corruption (most likely truncation). By rule, XML ignores whitespace, which includes tabs, linefeeds, and carriage returns. Since XML has no means to regulate line lengths, a separate standard must be set to ensure lines do not exceed 32 kilobytes.

Solution:

The solution, in its general form, is to make sure an end of line marker is always set before a particular output stream of data reaches 32 kilobytes. This end of line marker should be created in the format native to the system where the file is being created.

The data transmission software used by COD and by participating schools handles the translation of end of line markers across platforms. For example, if a file were sent from a PC to a Unix box, the <CR><LF> character sequence would be automatically changed to <CR> characters. Therefore, the insertion of an end of line marker does not have to take into consideration the platform of the destination system. This same principle holds true between mainframes (EBCDIC or ASCII), PCs and UNIX boxes.

Note: The following standard is a strongly recommended approach for schools and vendors who want to guarantee their files will not exceed the 32 kilobyte limitation. If a school or vendor can ensure their submitted files will not exceed the 32 kilobyte limitation by some other means, those files will be accepted by COD. However, the burden of responsibility will then rest with the school or vendor for files incorrectly submitted.

Standard

In order to ensure no line grows larger than 32 kilobytes, all Common Record XML files submitted to COD should be constructed with end of line markers inserted at specified points in the document. These points are tied to specific elements in the XML document. The points are:

- After the Attending School element opening tag, - <AttendingSchl>
- After every Student element closing tag, - </Student>
- Before beginning an 'Award' element opening tag, which could be <Pell>, <DLSub>, <DLUnsub>, <DLPLUS>, <Perkins>, <SEOG>, <FWSP>, <CWC>, and the opening tags of all other elements designated as part of the Award substitution group in the Common Record XML Schema specification

- Before beginning a Disbursement element opening tag, -<Disbursement>, for every disbursement under each of the 'Award' elements listed above.

The Common Record XML Schema has been evaluated to confirm that if the above standard is maintained, the maximum size of the data sent in any one of these lines will never exceed 32 kilobytes. The maximum line size takes into account all tags, all maximum data lengths for each element, and all maximum number of repetitions of nested data elements.

The example found on the following page is a skeleton submission file correctly formatted according to the end of line marker standards. In this example, for clarity, sub-elements are not listed, and the characters, [EOL], explicitly mark the end of a line.

COD guarantees the Response Document files it produces will not contain lines longer than 32 kilobytes, but the files will not necessarily match the line breaks as specified for submissions. This is due in part to the additional space used by the Response blocks.

Coding Guidelines

The code should track the Common Record elements as they are written to the output stream and write out a line of XML text (via the appropriate end of line marker) as any of the EOL points are encountered. Code to construct the Common Record can vary greatly depending on the platform, libraries, and languages used, so specific examples are not provided.

```
<CommonRecord><!--All Common Record sub elements –
><ReportingSchl><AttendingSchl> [EOL]
<Student><!--All Student sub elements until an Award is encountered-->[EOL]
<Pell><!--All Pell sub elements until a Disbursement is encountered-->[EOL]
<Disbursement><!-- sub elements --></Disbursement>[EOL]
<Disbursement><!-- sub elements --></Disbursement>[EOL]
<Disbursement><!-- sub elements --></Disbursement></Pell>[EOL]
<DLSub><!--All DLSub sub elements until Disbursement is encountered-->[EOL]
<Disbursement><!-- sub elements --></Disbursement>[EOL]
<Disbursement><!-- sub elements --></Disbursement>[EOL]
<Disbursement><!-- sub elements --></Disbursement></ DLSub ></Student>[EOL]
</AttendingSchl><AttendingSchl>[EOL]
<Student><!--All Student sub elements until an Award is encountered-->[EOL]
<DLSub><!--All DLSub sub elements until Disbursement is encountered-->[EOL]
<Disbursement><!-- sub elements --></Disbursement></ DLSub ></Student>[EOL]
</AttendingSchl></ReportingSchl></CommonRecord>[EOL]
```

Appendix K – Rules of Behavior

Introduction

Schools are encouraged, but not required, to establish Rules of Behavior as part of their business processes related to the COD system. The following are the Rules of Behavior that the United States Department of Education has developed for the COD System, available for reference. Please note that these rules have been established for Department of Education employees. Your institution's rules may be different, but should cover all the areas covered in this example.

Rules of Behavior

Introduction

A good security posture supports the business purpose of the organization. Rules of behavior are designed to provide a schema for sustaining the business process, minimizing disruption, maintaining the ability to continue customer support, and supporting a planned and orderly restoration of service in an emergency.

Federal Student Aid (FSA), Common Origination and Disbursement (COD), processes and stores a variety of sensitive data that is provided by students, colleges/universities, financial, and Government institutions. This information requires protection from unauthorized access, disclosure, or modification based on confidentiality, integrity, and availability requirements. The "Rules of Behavior" apply to all employees/users (including corporate, Government, Modernization Partner, and Trading Partner) of the FSA/COD computer system and their host applications.

The rules delineate responsibilities and expectations for all individuals supporting the COD program. Non-compliance of these rules will be enforced through sanctions commensurate with the level of infraction. Depending on the severity of the violation, sanctions may range from a verbal or written warning, removal of system privileges/access for a specific period of time, reassignment to other duties, or termination. Violation of these rules and responsibilities could potentially result in prosecution under local, State, and/or Federal law.

Physical Security

- Keep all badges, access codes, and keys under personal protection.
- Wear your assigned identification security badge at all times while in the office/building.
- Ensure your visitors have signed the visitor's log/are escorted at all times.
- Never allow any individual who does not have proper identification access to the office space.
- Stop and question any individual who does not have proper identification, and contact Security immediately. Seek the support and cooperation of co-workers as appropriate.
- Maintain control over your corporate/Government provided hardware/software to prevent theft, unauthorized use/disclosure, misuse, denial of service, destruction/alteration of data, violation of Privacy Act restrictions.
- Keep your desk clean to ensure that sensitive and proprietary information does not get hidden in minutia and therefore not properly secured/protected when not in use because it is not visible.

Computer Virus Protection
- Use the approved anti-virus software on your personal computer.
- Avoid booting from the A: drive.
- Scan all new diskettes before using or distributing them.
- Write-protect all original vendor-supplied diskettes.
- Back up all data on your workstation and file server regularly.
- Use only authorized and appropriately licensed software.
- Report all incidents of computer viruses to your SSO or manager.
- Do not download, introduce, or use malicious software such as computer viruses, Trojan horses, or worms. All users are required to comply with safe computing practices to reduce the risk of damage by any type of computer virus.

Computer System Responsibilities
- Do not make copies of system configuration files for your own use, unauthorized use, or to provide to others for unauthorized use.
- Do not attempt to access any data or programs on the COD system for which you do not have authorization or explicit consent from the owner of the data or program.
- Do not, without specific authorization, read, alter, or delete any other person's computer files or electronic mail (E-mail), even if the operating system of the computer allows you to do so.
- Do not engage in, encourage, conceal any "hacking" or "cracking," denial of service, unauthorized tampering, or unauthorized attempted use of (or deliberate disruption of) any computer system within the COD program.
- Do not purposely engage in any activity with the intent to:
    - Degrade the performance of the system;
    - Deprive an authorized user access to a resource;
    - Obtain or attempt to obtain extra resources beyond those allocated; or
    - Circumvent security measures in order to gain access to any automated system for which proper authorization has not been granted.
- Do not download, install, or run security programs or utilities that might reveal weaknesses in the security measures or access privileges of any system. Inform the SSO when you find such a weakness.
- No user, software developer, or Web developer should write or put into production any computer code, program, or script that is considered to be a Trojan Horse (applications that attempt to circumvent any security measures) or any "back door" means of accessing the system or applications.
- Any user that is found to introduce "Trojan Horse" type code, program, or script, is subject to prosecution under local, State, and Federal law and is subject to local department/corporate policies that enforce disciplinary action up to and including dismissal. This policy includes the use of *.rhosts* and

.netrc files in any user's home directory for the purpose of avoiding entering keystrokes to gain access to any system.

- No user of any software application should attempt to circumvent any security measures for that application.
- Users should access only the resources of an application that is necessary to perform their job assignments, even though an application may grant further access privileges.

Unofficial use of Government equipment

- Users should be aware that personal use of information resources is not authorized unless sanctioned by management.
- Do not utilize corporate/Government resources for commercial activity or any venture related to personal profit or gain.
- Do not utilize corporate/Government resources for behaviors that are unethical or unacceptable for the work environment.

Work at home

The COD Personnel Policy Directive authorizes Division Directors to designate specific employees (e.g., critical job series, employees on maternity leave, employees with certain medical conditions) as eligible for working at home. Any work-at-home arrangement should:

- Be confirmed writing.
- Stipulate the duration of the arrangement.
- Identify what corporate/Government equipment/supplies the employee will need, and how the equipment/supplies will be transferred, protected, and accounted for.
- Be discussed with the SSO prior to the start of the employee working at home.
- Reviewed by the Personnel Office prior to commencement.

Dial-in access

The CIO may authorize dial-in access to the COD System. It is understood that dial-in access poses additional security risks, but may become necessary for certain job functions.

If dial-in access is allowed, the CIO and the security office will regularly review telecommunications logs and COD phone records, and conduct spot-checks to determine if COD business functions are complying with controls placed on the use of dial-in lines.

All dial-in calls will use one-time passwords.

If dial-in access is allowed to other applications on the system on which COD resides, the managers of those applications should also determine if such access could pose a risk to COD data.

Do not divulge dial-up modem phone numbers to anyone. If an employee needs dial-up access, refer him or her to the LAN team.

Connection to the Internet

Use of corporate/Government resources to access the Internet must be approved, and the access should be used for authorized business purposes only.
Use of corporate/Government resources for accessing the Internet for personal gain or profit, even though you may be using your own ISP, and on your lunch hour/break, is unacceptable.
Use of corporate/Government provided Internet access is subject to monitoring. Accessing web sites that contain material that is deemed by management to be inappropriate for the workplace, including but not limited to obscene, or sexually oriented material, is prohibited. Disciplinary action may be taken.

E-Mail

- Users will take full responsibility for messages that they transmit through corporate/Government computers and networks facilities.
- Laws and policies against fraud, harassment, obscenity, and other objectionable material apply to electronic communications as well as any other media. Corporate, local, state, and federal laws/rules and regulations may also apply.
- All e-mail that is transmitted on corporate/Government servers is subject to monitoring by corporate/Government personnel.

Copyright

- Never install or use any software that has not been specifically licensed or authorized for use.
- Never download software from the Internet to corporate/Government systems (which is strictly prohibited) without prior authorization/approval. Follow defined procedures for downloading software.
- Adhere to all purchased software copyright, duplication requirements, and license agreements that are imposed by the vendor. Violations place the individual, the corporation, and/or the Government at risk.
- Copyright licenses for software used by COD program personnel must be understood and complied with.

User IDs

- Do not share user identification (IDs) or system accounts with any individual.
- When leaving a session unattended for a short period of time, lock the keyboard with a password-protected screen saver.
- Employ the automatic password/screen saver option feature offered by the operating system (in Windows, use SETTINGS/DISPLAY/SCREEN SAVER) and set the time for 15 minutes as a minimum.)
- Logoff when leaving your session unattended for an extended period of time.
- Be aware of logon and logoff times to ensure that someone else is not using your ID.

Passwords

Your password SHOULD.....

- Be difficult to guess (Do not use names that are easily identified with you or appear in a dictionary, to include anniversary dates, etc.)
- Be changed frequently (at least every 90 days).
- Contain a minimum of 8 characters in length.
- Contain alphabetic and numeric characters (1 special character, 4/5 alphabet, 3/2 numeric).
- Contain at least three of the four criteria: upper case, lower case, numeric, or special character.
- Be changed immediately if you suspect it has been compromised.

Your password SHOULD NOT.....

- Have the same character/alphanumeric appear more than once.
- Be shared with anyone.
- Be written down, posted on a "yellow stickie" stuck to your monitor or computer, documented on your calendar, stored in your wallet or purse, etc.
- Be stored on a programmable key.
- Do Not check the memorize password feature on your system, which would eliminate the necessity to respond to a password prompt with other than pressing the RETURN key.

Users

- Users are personnel authorized and able to access department IT assets. They include operators, administrators, and system/network maintenance personnel.
- All users are expected to understand and comply with this policy document and its requirements.
- Questions about the policy should be directed to the appropriate CSO or the DCIO/IA.

All users will report security problems or incidents to their respective SSOs or other appropriate security official as soon as practical. Violations of security

policies may lead to revocation of system access or disciplinary action up to and including termination.

Other Policies and Procedures

The Rules of Behavior are not to be used in place of existing policy, rather they are intended to enhance and further define the specific rules each user must follow while accessing the COD system. The rules are consistent with the policy and procedures described, but not limited to, the following directives:

- Freedom of Information Act.
- Privacy Act.
- Computer Security Act.
- Government Information Security Reform Act (GISRA).
- OMB publications.
- National Institute of Standards and Technology (NIST) publications.
- Network security manuals/procedures.
- System security manuals/procedures.
- Personnel security manuals/procedures.
- Software security manuals/procedures.
- Department of Education publications.

These responsibilities will be reinforced through scheduled security awareness training.

I acknowledge receipt of, understand my responsibilities, and will comply with the "Rules of Behavior" for the COD System. I understand that failure to abide by the above rules and responsibilities may lead to disciplinary action up to and including dismissal. I further understand that violation of these rules and responsibilities may be prosecutable under local, State, and/or Federal law.

*Print Name:*_____

Signature:_____

Date:_____

Appendix L – Print Specifications

Introduction

This section provides print specifications for Direct Loan Disclosure Statements, Master Promissory Notes, Federal Direct PLUS Loan Application and Promissory Note and Pell Grant Electronic Statement of Account (ESOA).

Direct Loan Disclosure Statement Print Specifications

Direct Loan Disclosure Statement Print Specifications		
Borrower Information		
Label and Position	Field	Print Instructions
BORROWER INFORMATION--- Line 1	Section Heading	From left to right, print label "BORROWER INFORMATION" succeeded by dashes across page
1. Name and Address Line 2, column 1	Data element label	From left to right in column 1, print data element label, "1. Name and Address"
1. Name and Address Line 5, column 1	Student Borrower's Last Name, First Name and Middle Initial	From left to right, print the Student Borrower's Last Name, First Name, and Middle Initial. Print a comma and space following Last Name and a space after the First Name. Left justify within the print field.
1. Name and Address Line 6, column 1	Student Borrower's Permanent Address OR Student Borrower's Local Address	From left to right, print the Student Borrower's Street Address. Left justify within the print field.
1. Name and Address Line 7, column 1	Student Borrower's Permanent City, State, and Zip Code OR Student Borrower's Local City, State, and Zip Code	From left to right, print the Student Borrower's City, Mailing State, and Zip Code. Separate each field with a space and follow city with a comma. Left justify within the print field.
2. Date of Disclosure Statement Line 2, column 2	Data element label	From left to right in column 2, print data element label "2. Date of Disclosure Statement"
2. Date of Disclosure Statement Line 5, column 2	Date Disclosure Statement is printed.	Print date in MM/DD/CCYY format.
3. Area Code/Telephone Number Line 7, column 2	Data element label	From left to right in column 2, print label "3. Area Code/Telephone Number"
3. Area Code/Telephone Number Line 8, column 2	Student Borrower's Permanent Telephone Number	Print the Student Borrower's Permanent Telephone Number in (999) 999-9999 format.

Direct Loan Disclosure Statement Print Specifications		
School Information		
Label and Position	Field	Print Instructions
SCHOOL INFORMATION--- Line 9	Section Heading	From left to right, print section heading "SCHOOL INFORMATION" succeeded by dashes across the page
4. School Name and Address Line 10, column 1	Data element label	From left to right in column 1, print data element label "4. School Name and Address"
4. School Name and Address Line 11, column 1	School Name	From left to right, print the School Name associated with the Direct Loan School Code on the Full Loan Origination record (LOR). Left justify within the print field
4. School Name and Address Line 12, column 1	School Address	From left to right, print the School's Street Address. Left justify within the print field
4. School Name and Address Line 13, column 1	School Address	From left to right, print the school's city, state, and zip code associated with the Direct Loan School Code above. Separate each field with a space and follow city with a comma. Left justify within the print field
5. School Code/Branch Line 10, column 2	Data element label	From left to right in column 2, print data element label "5. School Code/Branch"
5. School Code/Branch Line 12, column 2	Direct Loan School Code	Print the Direct Loan School Code on the LOR
Loan Information		
LOAN INFORMATION— Line 14	Section Heading	From left to right, print section heading "LOAN INFORMATION" succeeded by dashes across the page.
6. Loan Identification Number(s) Line 15, column 1	Data element label	From left to right in column 1, print label "6. Loan Identification Number(s)"
6. Loan Identification Number(s) Line 16, column 1	Loan ID	Print the Loan ID of Subsidized loan record in 999999999S03X99999999 format.
6. Loan Identification Number(s) Line 17, column1	Loan ID	Print the Loan ID of Unsubsidized loan record in 999999999U03X99999999 format

Direct Loan Disclosure Statement Print Specifications		
Loan Information, continued		
Label and Position	Field	Print Instructions
7. Loan Period(s) Line 15, column 2	Data element label	From left to right in column 2, print data element label "7. Loan Period(s)"
7. Loan Period(s) Line 16, column 2	Loan Period Start and End Date	Print Loan Period Start and End Date of Subsidized loan record in MM/DD/CCYY – MM/DD/CCYY format.
7. Loan Period(s) Line 17, column 2	Loan Period Start and End Date	Print Loan Period Start and End Date of Unsubsidized loan record in MM/DD/CCYY – MM/DD/CCYY format.
8. Loan Fee % Line 15, column 3	Data element label	From left to right in column 3, print label "8. Loan Fee %"
8. Loan Fee % Line 16, column 3	Loan Fee Percentage	Print Loan Fee Rate of Subsidized loan record in 9.999 % format.
8. Loan Fee % Line 17, column 3	Loan Fee Percentage	Print Loan Fee Rate of Unsubsidized loan record in 9.999 % format.
-------------------------- Line 18	Section separator	From left to right, print dashes across page to form a separator line.
9. Information about the loan(s) that your school plans to disburse (payout) follows. This information is explained in detail on the back. The actual disbursement dates and amounts may be different than the anticipated dates and amounts below. Your school and the Direct Loan Servicing Center will notify you of the actual disbursement dates and amounts. Line 19, 20, 21 and 22	Text Statement	From left to right, print statements "9. Information about the loan(s) that your school plans to disburse (payout) follows. This information is explained in detail on the back. The actual disbursement dates and amounts may be different than the anticipated dates and amounts below. Your school and the Direct Loan Servicing Center will notify you of the actual disbursement dates and amounts."
Line 23	Blank line	Insert a blank line

Direct Loan Disclosure Statement Print Specifications		
Chart of Anticipated Disbursements Direct Subsidized Loan		
Label and Position	Field	Print Instructions
Direct Line 24, column 1	Label	From left to right in column 1, print the label "Direct"
Subsidized Line 25, column 1	Label	From left to right in column 1, print the label "Subsidized"
Loan Line 26, column 1	Label	From left to right in column 1, print the label "Loan"
Gross Loan Amount Line 24, column 2	Column heading	From left to right in column 2, print the label "Gross Loan Amount"
– Line 24	Minus sign	Print the minus sign "–"
Loan Fee Amount Line 24, column 3	Column heading	From left to right in column 3, print the heading "Loan Fee Amount"
+ Line 24	Plus sign	Print the Plus sign "+"
Interest Rebate Amount Line 24, column 4	Column heading	From left to right in column 4, print the heading "Interest Rebate Amount"
= Line 24	Equal sign	Print the equal sign "="
Net Loan Amount Line 24, column 5	Column heading	From left to right in column 5, print the heading "Net Loan Amount"
Gross Loan Amount Line 25, column 2	Total gross loan amount	Print total anticipated disbursement gross amount of Subsidized loan record in $99999.99 format
– Line 25	Minus sign	Print the minus sign "–"
Loan Fee Amount Line 25, column 3	Total loan fee amount	Print total anticipated disbursement loan fee amount of Subsidized loan record in $99999.99 format
+ Line 25	Plus sign	Print the Plus sign "+"
Interest Rebate Amount Line 25, column 4	Total interest rebate amount	Print total anticipated disbursement interest rebate amount of Subsidized loan record in $99999.99 format
= Line 25	Equal sign	Print the equal sign "="

Direct Loan Disclosure Statement Print Specifications		
Chart of Anticipated Disbursements Direct Subsidized Loan, continued		
Label and Position	Field	Print Instructions
Net Loan Amount Line 25, column 5	Total net loan amount	Print total anticipated disbursement net amount of Subsidized loan record in $99999.99 format
Your school plans to disburse the Net Loan Amount as follows: Line 27	Text Statement	From left to right starting in column 2, print statement "Your school plans to disburse the Net Loan Amount as follows:"
Line 28	Blank line	Insert a blank line
Date Line 29, column 2	Column Heading	In column 2, print heading "Date"
Net Disbursement Amount Line 29, column 3	Column Heading	In column 3, print heading "Net Disbursement Amount"
Date Line 29, column 4	Column Heading	In column 4, print heading "Date"
Net Disbursement Amount Line 29, column 5	Column Heading	In column 5, print heading "Net Disbursement Amount"
(Variable Line 30, column 1	Label	Print and left justify the label "(Variable"
Interest Line 31, column 1	Label	Print and left justify label "Interest"
Rate) Line 32, column 1	Label	Print and left justify label "Rate)"
Date Line 30, column 2	1st Anticipated Disbursement Date	Print 1st Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 30, column 3	1st Anticipated Net Disbursement Amount	Print 1st Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 31, column 2	2nd Anticipated Disbursement Date	Print 2nd Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 31, column 3	2nd Anticipated Net Disbursement Amount	Print 2nd Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format

Direct Loan Disclosure Statement Print Specifications		
Chart of Anticipated Disbursements Direct Subsidized Loan, continued		
Label and Position	Field	Print Instructions
Date Line 32, column 2	3rd Anticipated Disbursement Date	Print 3rd Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 32, column 3	3rd Anticipated Net Disbursement Amount	Print 3rd Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 33, column 2	4th Anticipated Disbursement Date	Print 4th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 33, column 3	4th Anticipated Net Disbursement Amount	Print 4th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 34, column 2	5th Anticipated Disbursement Date	Print 5th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 34, column 3	5th Anticipated Net Disbursement Amount	Print 5th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 35, column 2	6th Anticipated Disbursement Date	Print 6th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 35, column 3	6th Anticipated Net Disbursement Amount	Print 6th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 36, column 2	7th Anticipated Disbursement Date	Print 7th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 36, column 3	7th Anticipated Net Disbursement Amount	Print 7th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 37, column 2	8th Anticipated Disbursement Date	Print 8th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 37, column 3	8th Anticipated Net Disbursement Amount	Print 8th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 38, column 2	9th Anticipated Disbursement Date	Print 9th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format

Direct Loan Disclosure Statement Print Specifications		
Chart of Anticipated Disbursements Direct Subsidized Loan, continued		
Label and Position	Field	Print Instructions
Net Disbursement Amount Line 38, column 3	9th Anticipated Net Disbursement Amount	Print 9th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 39, column 2	10th Anticipated Disbursement Date	Print 10th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 39, column 3	10th Anticipated Net Disbursement Amount	Print 10th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 30, column 4	11th Anticipated Disbursement Date	Print 11th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 30, column 5	11th Anticipated Net Disbursement Amount	Print 11th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 31, column 4	12th Anticipated Disbursement Date	Print 12th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 31, column 5	12th Anticipated Net Disbursement Amount	Print 12th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 32, column 4	13th Anticipated Disbursement Date	Print 13th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 32, column 5	13th Anticipated Net Disbursement Amount	Print 13th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 33, column 4	14th Anticipated Disbursement Date	Print 14th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 33, column 5	14th Anticipated Net Disbursement Amount	Print 14th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 34, column 4	15th Anticipated Disbursement Date	Print 15th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 34, column 5	15th Anticipated Net Disbursement Amount	Print 15th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format

Direct Loan Disclosure Statement Print Specifications		
Chart of Anticipated Disbursements Direct Subsidized Loan, continued		
Label and Position	Field	Print Instructions
Date Line 35, column 4	16th Anticipated Disbursement Date	Print 16th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 35, column 5	16th Anticipated Net Disbursement Amount	Print 16th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 36, column 4	17th Anticipated Disbursement Date	Print 17th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 36, column 5	17th Anticipated Net Disbursement Amount	Print 17th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 37, column 4	18th Anticipated Disbursement Date	Print 18th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 37, column 5	18th Anticipated Net Disbursement Amount	Print 18th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 38, column 4	19th Anticipated Disbursement Date	Print 19th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 38, column 5	19th Anticipated Net Disbursement Amount	Print 19th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 39, column 4	20th Anticipated Disbursement Date	Print 20th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 39, column 5	20th Anticipated Net Disbursement Amount	Print 20th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Line 40	Blank line	Insert a blank line

Direct Loan Disclosure Statement Print Specifications		
Chart of Anticipated Disbursements Direct Unsubsidized Loan		
Label and Position	Field	Print Instructions
Direct Line 41, column 1	Label	From left to right in column 1, print the label "Direct"
Unsubsidized Line 42, column 1	Label	Print and left justify the label "Unsubsidized"
Loan Line 43, column 1	Label	Print and left justify the label "Loan"
Gross Loan Amount Line 41, column 2	Column heading	From left to right in column 2, print the heading "Gross Loan Amount"
– Line 41	Minus sign	Print the minus sign "–"
Loan Fee Amount Line 41, column 3	Column heading	From left to right in column 3, print the heading "Loan Fee Amount"
+ Line 41	Plus sign	Print the Plus sign "+"
Interest Rebate Amount Line 41, column 4	Column heading	From left to right in column 4, print the heading "Interest Rebate Amount"
= Line 41	Equal sign	Print the equal sign "="
Net Disbursement Amount Line 41, column 5	Column heading	From left to right in column 5, print the heading "Net Disbursement Amount"
Gross Loan Amount Line 42, column 2	Total gross loan amount	Print total anticipated gross loan amount of Unsubsidized loan record in $99999.99 format
– Line 42	Minus sign	Print the minus sign "–"
Loan Fee Amount Line 42, column 3	Total loan fee amount	Print total anticipated loan fee amount of Unsubsidized loan record in $99999.99 format
+ Line 42	Plus sign	Print the Plus sign "+"
Interest Rebate Amount Line 42, column 4	Total interest rebate amount	Print total anticipated interest rebate amount of Unsubsidized loan record in $99999.99 format
= Line 42	Equal sign	Print the equal sign "="

Direct Loan Disclosure Statement Print Specifications		
Chart of Anticipated Disbursements Direct Unsubsidized Loan, continued		
Label and Position	Field	Print Instructions
Net Disbursement Amount Line 42, column 5	Total net loan amount	Print total anticipated net loan amount of Unsubsidized loan record in $99999.99 format
Your school plans to disburse the Net Loan Amount as follows: Line 44	Statement	From left to right starting in column 2, print statement "Your school plans to disburse the Net Loan Amount as follows:"
Line 45	Blank line	Insert a blank line
Date Line 46, column 2	Column heading	In column 2, center heading "Date"
Net Disbursement Amount Line 46, column 3	Column heading	In column 3, center heading "Net Disbursement Amount"
Date Line 46, column 4	Column heading	In column 4, center heading "Date"
Net Disbursement Amount Line 46, column 5	Column heading	In column 5, center heading "Net Disbursement Amount"
(Variable Line 47, column 1	Label	Print and left justify the label "(Variable"
Interest Line 48, column 1	Label	Print and left justify label "Interest"
Rate) Line 49, Column 1	Label	Print and left justify label "Rate)"
Date Line 47, column 2	1st Anticipated Disbursement Date	Print 1st Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 47, column 3	1st Anticipated Net Disbursement Amount	Print 1st Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 48, column 2	2nd Anticipated Disbursement Date	Print 2nd Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 48, column 3	2nd Anticipated Net Disbursement Amount	Print 2nd Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format

Direct Loan Disclosure Statement Print Specifications		
Chart of Anticipated Disbursements Direct Unsubsidized Loan, continued		
Label and Position	Field	Print Instructions
Date Line 49, column 2	3rd Anticipated Disbursement Date	Print 3rd Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 49, column 3	3rd Anticipated Net Disbursement Amount	Print 3rd Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 50, column 2	4th Anticipated Disbursement Date	Print 4th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 50, column 3	4th Anticipated Net Disbursement Amount	Print 4th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 51, column 2	5th Anticipated Disbursement Date	Print 5th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 51, column 3	5th Anticipated Net Disbursement Amount	Print 5th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 52, column 2	6th Anticipated Disbursement Date	Print 6th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 52, column 3	6th Anticipated Net Disbursement Amount	Print 6th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 53, column 2	7th Anticipated Disbursement Date	Print 7th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 53, column 3	7th Anticipated Net Disbursement Amount	Print 7th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 54, column 2	8th Anticipated Disbursement Date	Print 8th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 54, column 3	8th Anticipated Net Disbursement Amount	Print 8th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 55, column 2	9th Anticipated Disbursement Date	Print 9th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format

Direct Loan Disclosure Statement Print Specifications		
Chart of Anticipated Disbursements Direct Unsubsidized Loan, continued		
Label and Position	Field	Print Instructions
Net Disbursement Amount Line 55, column 3	9th Anticipated Net Disbursement Amount	Print 9th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 56, column 2	10th Anticipated Disbursement Date	Print 10th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 56, column 3	10th Anticipated Net Disbursement Amount	Print 10th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 47, column 4	11th Anticipated Disbursement Date	Print 11th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 47, column 5	11th Anticipated Net Disbursement Amount	Print 11th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 48, column 4	12th Anticipated Disbursement Date	Print 12th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 48, column 5	12th Anticipated Net Disbursement Amount	Print 12th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 49, column 4	13th Anticipated Disbursement Date	Print 13th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 49, column 5	13th Anticipated Net Disbursement Amount	Print 13th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 50, column 4	14th Anticipated Disbursement Date	Print 14th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 50, column 5	14th Anticipated Net Disbursement Amount	Print 14th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 51, column 4	15th Anticipated Disbursement Date	Print 15th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 51, column 5	15th Anticipated Net Disbursement Amount	Print 15th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format

Direct Loan Disclosure Statement Print Specifications		
Chart of Anticipated Disbursements Direct Unsubsidized Loan, continued		
Label and Position	Field	Print Instructions
Date Line 52, column 4	16th Anticipated Disbursement Date	Print 16th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 52, column 5	16th Anticipated Net Disbursement Amount	Print 16th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 53, column 4	17th Anticipated Disbursement Date	Print 17th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 53, column 5	17th Anticipated Net Disbursement Amount	Print 17th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 54, column 4	18th Anticipated Disbursement Date	Print 18th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 54, column 5	18th Anticipated Net Disbursement Amount	Print 18th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 55, column 4	19th Anticipated Disbursement Date	Print 19th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 55, column 5	19th Anticipated Net Disbursement Amount	Print 19th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 56, column 4	20th Anticipated Disbursement Date	Print 20th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 56, column 5	20th Anticipated Net Disbursement Amount	Print 20th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format

Master Promissory Note Print Specifications

The Master Promissory Note (MPN) has a unique 21-character MPN Identification Number (MPN ID). No dollar amount is printed on the MPN, and one note can be used for multiple subsidized and unsubsidized loans.

Following are the specifications for printing the variable data on the MPN:

Note: The following fields correspond to numbered data elements on the preprinted paper MPN.

Master Promissory Note Print Specifications			
Section A: To Be Completed By The Borrower (Print this label on line 1 in italics.)			
Form Label/Position	Label Line #	Field Name	Print Instructions
1. Driver's License State and Number	2	Student Borrower's Driver's License State and Number	From left to right, print Student Borrower's Driver's License State and Number separating them by a dash on line 3
2. Social Security Number	2	Student Borrower's SSN	Print the Student Borrower's SSN in 999-99-9999 format on line 4
3. E-mail Address	4	Student Borrower's Current E-mail Address	From left to right, print the Student Borrower's E-mail address on line 5
4. Name and Address (street, city, state, zip code)	6	Student Borrower's Last Name, First Name, Middle Initial	From left to right, print the Student Borrower's Last Name, First Name, and Middle Initial Print a comma and space following the Last Name and a space after the First Name Following the Middle Initial, print the label: <- Last, First, M.I.
4. Name and Address (continued)	6	Student Borrower's Permanent Address OR Student Borrower's Local Address	From left to right, print the Student Borrower's Street Address on line 9
4. Name and Address (continued)	6	Student Borrower's Permanent City, State, and Zip Code OR Student Borrower's Local City, State, and Zip Code	From left to right, print the Student Borrower's City, Mailing State, and Zip Code on line 10 Separate each field with a space and follow city with a comma
5. Date of Birth	7	Student Borrower's Date of Birth	Print in MM/DD/YYYY format on line 7
6. Area Code/Telephone No.	8	Student Borrower's Permanent Telephone Number	Print in (999) 999-9999 format on line 9

Master Promissory Note Print Specifications			
Section B: To Be Completed By The School (Print this label on line 26 in italics.)			
Form Label/Position	Label Line #	Field Name	Print Instructions
9. School Name and Address	27	School Name	From left to right, print the School Name associated with the DL school code on the record on line 28
9. School Name and Address (continued)	27	School Address	From left to right, print the School's Street Address associated with the DL school code on line 29
9. School Name and Address (continued)	27	School's City, State, and Zip Code	From left to right, print the School's City, State and Zip Code on line 30 Separate each field with a space and follow city with a comma
10. School Code/Branch	27 28	Direct Loan School Code	Print the Direct Loan School Code on the Loan Record on line 29
11. Identification No.	27	Master Promissory Note identification number, use 21 character Loan ID of one of the loans associated with this Master Promissory Note with loan type code field of the Loan ID replaced with "M" instead of "S" or "U"	Print in 999999999-M-99-99999-9-99 format on line 30

Federal Direct PLUS Loan Application and Promissory Note Print Specifications

The following specifications are for printing the variable data on the PLUS Promissory Note. If specific data is not present, leave the field blank.

Note: The following fields correspond to numbered data elements on the paper PLUS Promissory Note.

Federal Direct PLUS Loan Application and Promissory Note Print Specifications			
Section A: To Be Completed By Borrower (Print this label on line 1 in italics.)			
Form Label/Position	Line #	Field Name	Print Instructions
1. Identification Number	2	Loan ID	Print Loan ID of P type Loan record in 999999999-X-99-X99999-9-99 format on line 4
1. Identification Number (continued)	2	Promissory Note Print Sequence #	Print Promissory Note Sequence # of P type Loan record in 99 format on line 4
2. Social Security Number	2	Borrower's Current SSN	Print the Borrower's SSN in 999-99-9999 format on line 4
3. Loan Amt. Requested	2	Loan Amount Requested	Print in $99999 format on line 4
4. Date of Birth	6	Borrower's Date of Birth	Print in MM/DD/CCYY format on line 6

Federal Direct PLUS Loan Application and Promissory Note Print Specifications

Section A, continued

Form Label/Position	Line #	Field Name	Print Instructions
5. U.S. Citizenship Status (Check One) 1 [ ] U.S. Citizen or national 2 [ ] Permanent resident / other eligible alien 3 [ ] Neither 1 nor 2 If 2, Alien Registration No.	6 7 8 9	Citizenship Status and Alien Registration Number	If 1, print X on line 7 in the left [ ] If 2, print X in on line 8 in the [ ], and print Alien Registration Number on line 9 following the label A999999999 format If 3, print X on line 7 in the right [ ], however, in this case a Promissory Note should not be printed
6. Name and Address (last, first, middle initial) (street), (city, state, zip code)	7 8 9	Borrower's Last Name, First Name, Middle Initial	From left to right, print the Borrower's Last Name, First Name, and Middle Initial on line 10 Print a comma and space following Last Name, and a space after First Name
6. Name and Address (continued)	7 8 9	Borrower's Permanent Address	From left to right, print the Borrower's Street Address on line 11
6. Name and Address (continued)	7 8 9	Borrower's Permanent City, State, and Zip Code	From left to right, print the Borrower's City, Mailing State, and Zip Code on line 12 Separate each field with a space and follow city with a comma Left justify within each field
7. Driver's License (State-Number)	10	Borrower's Driver's License State and Number	Print Borrower's Driver's License State and Number separating them by a dash on line 11

Federal Direct PLUS Loan Application and Promissory Note Print Specifications			
Section B: To Be Completed By School (Print this label on line 16 in italics.)			
Form Label/Position	Line#	Field Name	Print Instructions
8. Area Code/Telephone Number	12	Borrower's Permanent Telephone Number	Print in (999) 999-9999 format on line 13
9. Loan Period (MMDDYYYY to MMDDYYYY)	14	Loan Period Start Date and Loan Period End Date	Print Loan Period Start and End Dates separated by two spaces in MM/DD/YYYY format on line 15
10. School Name and Address	17	School Name	Print the School Name associated with the DL school code on the record on line 18
10. School Name and Address (continued)	17	School's Street Address	From left to right, print the School's Street Address associated with the DL school code on line 19
10. School Name and Address (continued)	17	School's City, State, and Zip Code	From left to right, print the School's City, State, and Zip Code on line 20 Separate each field with a space and follow city with a comma
11. Loan Period	17	Loan Period Start Date and Loan Period End Date	Print Loan Period Start and End Dates separated by two spaces in MM/DD/CCYY format on line 18
12. School Code/Branch	19	Direct Loan School Code	Print the DL school code on line 19
13. Certified Loan Amount	20	Loan Amount Approved	Print in $99999 format on line 20

Federal Direct PLUS Loan Application and Promissory Note Print Specifications			
Section B, continued			
Form Label/Position	Line #	Field Name	Print Instructions
14. Anticipated Disbursement Date(s) (MMDDYYYY) 1st	22 23	1st Anticipated Disbursement Date	Print 1st Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank on line 23
14. Anticipated Disbursement Date(s) (MMDDYYYY) 2nd	22 23	2nd Anticipated Disbursement Date	Print 2nd Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank on line 23
14. Anticipated Disbursement Date(s) (MMDDYYYY) 3rd	22 23	3rd Anticipated Disbursement Date	Print 3rd Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank on line 23
14. Anticipated Disbursement Date(s) (MMDDYYYY) 4th	22 23	4th Anticipated Disbursement Date	Print 4th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank on line 23
15. Name (last, first, middle initial)	25	Student's Last Name, First Name, and Middle Initial	From left to right, print the Student's Last Name, First Name, and Middle Initial on line 26 Print a comma and space following Last Name, and a space after First Name
16. Social Security Number	25	Student's Current SSN	Print in 999-99-9999 format on line 26

	Federal Direct PLUS Loan Application and Promissory Note Print Specifications		
Section C, continued			
Form Label/Position	Line #	Field Name	Print Instructions
17. U.S. Citizenship Status (Check One) 1 [ ] U.S. Citizen or national 2 [ ] Permanent resident / other eligible alien 3 [ ] Neither 1 nor 2 If 2, Alien Registration Number	27 28 29 30	Student's Citizenship Status/Alien Registration Number	If 1, print X on line 28 in the left [ ] If 2, print X in on line 29 in the [ ], and print Alien Registration Number on line 30 following the label A999999999 format If 3, print X on line 28 in the right [ ] However, in this case a Promissory Note should not be printed
18. Date of Birth	28	Student's Date of Birth	Print in MM/DD/CCYY format on line 29

ESOA Print Specifications

The Electronic Statement of Account (ESOA) details an institution's spending authorization and amount expended to date.

The ESOA report contains:

- Header - see Sample Output Document for correct header information
- Summary Information – see the following ESOA Print (Summary Information) table
- Detail Information – see the ESOA Detail Information table that follows the ESOA Print (Summary Information) table

This table of print specifications is used in EDExpress Software and is provided as an example:

ESOA Print (Summary Information)		
Row	Field Name in EDExpress	Printing Instructions
1		Print a blank row.
2	Pell School Number	Print the value for this field as defined on the Pell ESOA database table for the specified school.
3	School Name	Print the value for this field associated with the Reporting Campus ID # as defined on the Pell institution database table.
4	State	Print the value for this field associated with the Reporting Campus ID # as defined on the Pell institution database table.
5	Grantee Duns Number	Print the value for this field as defined on the Pell ESOA database table for the specified school.
6	GAPS Award Number	Print the value for this field as defined on the Pell ESOA database table for the specified school.
7		Print a blank row.
8	Accounting Schedule	Print the value for this field as defined on the Pell ESOA database table for the specified school
9	Accounting Schedule Date	Print the value for this field as defined on the Pell ESOA database table for the specified school. Print date in MM/DD/CCYY format.
10		Print a blank row.

ESOA Print (Summary Information)		
Row	Field Name in EDExpress	Printing Instructions
11	Previous Pell Grant Obligation	Print the value for this field as defined on the Pell ESOA database table for the specified school. Reformat dollar amount.
12	Current Pell Grant Obligation	Print the value for this field as defined on the Pell ESOA database table for the specified school. Reformat dollar amount.
13	Adjustment (Increase + or Decrease -)	Print the value for this field as defined on the Pell ESOA database table for the specified school. Reformat dollar amount. Calculate Adjusted Obligation Amount as the absolute value of (Previous minus Current). If current is higher, print a "+" after the Adjustment amount; if the previous is higher, print a "-" after the Adjustment amount.
14		Print a blank row.
15	A. Previous Pell Grant Obligation/Payment	Print the value for this field as defined on the Pell ESOA database table for the specified school. Reformat dollar amount.
16	Current Pell Grant Obligation/Payment	Print the value for this field as defined on the Pell ESOA database table for the specified school. Reformat dollar amount.
17	Adjustment (Increase + or Decrease -)	Print the value for this field as defined on the Pell ESOA database table for the specified school. Reformat dollar amount. Calculate Adjusted Payment Amount as the absolute value of (Previous minus Current). If current is higher, print a "+" after the Adjustment amount; if the previous is higher, print a "-" after the Adjustment amount.
18		Print a blank row.
19	GAPS Drawdowns/Payments	Print the value for this field as defined on the Pell ESOA database table for the specified school. Reformat dollar amount.
20	Date of Last Activity in GAPS	Print the value for this field as defined on the Pell ESOA database table for the specified school. Print date in MM/DD/CCYY format.
21		Print a blank row.
22	YTD Total Unduplicated Recipients	Print the value for this field as defined on the Pell ESOA database table for the specified school. Insert ','s if number is over 999. If spaces, leave blank.
23	YTD Pell Accepted Disbursement Amount	Print the value for this field as defined on the Pell ESOA database table for the specified school. Reformat dollar amount.

ESOA Print (Summary Information)		
Row	Field Name in EDExpress	Printing Instructions
24	YTD GAPS Posted Disbursement Amount	Print the value for this field as defined on the Pell ESOA database table for the specified school. Reformat dollar amount.
25	YTD Administrative Cost Allowance	Print the value for this field as defined on the Pell ESOA database table for the specified school Reformat dollar amount.
26		Print a blank row.
27	As of Batch ID	Print the value for this field as defined on the Pell ESOA Summary database table for the specified school. Print format for batch # is : XXCCYY123456CCYYMMDDHHMMSS
28		Print a blank row.
29		Print a blank row.
30	Section A values apply to "Obligate only" accounts.	Print Section A Notation as stated below: Section A values apply to "Obligate only" accounts
31	Section B values apply to "Obligate/Pay" accounts.	Print Section B Notation as stated below: Section B values apply to "Obligate/Pay" accounts

ESOA (Detail Information)			
Row	Column	Field Name	Printing Instructions
1	N/A	Blank Line	Print a blank line.
2	N/A	ESOA Detail Batch Information	Print the literal section label: 'ESOA DETAIL BATCH INFORMATION'.
3	N/A	Blank Line	Print a blank line.
4	1	Adjust Report Date	Print the value for this field as defined on the Pell ESOA detail database table for the specified school. Print date in MM/DD/CCYY format.
5	2	Adjust Amount	Print the value for this field as defined on the Pell ESOA detail database table for the specified school. Reformat dollar amount. If the DEBITCREDITFLAG on the ESOA Detail table is "P", print a "+" after the amount; if the flag is "N", print a "-" after the amount.

ESOA (Detail Information)			
Row	Column	Field Name	Printing Instructions
6	3	Adjust Process Date	Print the value for this field as defined on the Pell ESOA detail database table for the specified school. Print date in MM/DD/CCYY format.
7	4, Line 1	Adjust Batch #	Print the value for this field as defined on the Pell ESOA detail database table for the specified school.
8	4, Line 2	Adjust Description	Print the literal value for this field as defined on the Pell ESOA detail database table for the specified institution.

Appendix M - COD Message Class Table

Introduction

The COD Message Class table describes the message classes that are to be used in production by all Full Participants for sending and receiving data to and from the COD System.   This includes:

- Full Participants passing records through SAIG to and from the COD System or

- Full Participants passing records to and from mainframe to mainframe (COD System).

Message Class	Data Description	Destination Mailbox
COMRECIN	Common Record Documents sent from school to COD System	To TG71900
COMRECOP	Receipts sent from COD System to school OR Responses sent from COD System to school including the following system-generated responses: For Pell: • System-Generated Disbursements For Direct Loan: • Promissory Note Responses • Credit Decision Override Response • Booking Notifications • Payment to Servicing	From TG71900

PELL GRANT REPORTS		
From the COD System		
Message Class	**Data Description**	**Destination Mailbox**
PGRQ03IN	Pell Data Requests	To TG71900
PGRA03OP	Pell Data Request Response	From TG71900
PGAS03OP	Pell Electronic Statement of Account (ESOA)	From TG71900
PGMR03OP	Pell Multiple Reporting Record (MRR)	From TG71900
PGRC03OP	Pell Reconciliation Report	From TG71900
PGYR03OP	Pell Year-to-Date Record	From TG71900
PGSN03OP	Pell SSN/Name/Date of Birth Change Report	From TG71900
PGTX03OP	Pell Text File	From TG71900

DIRECT LOAN REPORTS				
From the COD System				
Pre-formatted	**Delimited**	**Fixed length**		**Destination Mailbox**
		CODRBFOP	Direct Loan Rebuild File	From TG71900
DIWR03OP	DIWC03OP		30 Day Warning Report	From TG71900
DIAA03OP	DALC03OP		Pending Disbursement List	From TG71900
DIAO03OP	DARC03OP		Funded Disbursement List	From TG71900
	DSDD03OP	DSDF03OP	Statement of Account (SAS) (Loan Detail – Disbursement Level)	From TG71900
	DSLD03OP	DSLF03OP	Statement of Account (SAS) (Loan Detail – Loan Level)	From TG71900
DUPLPFOP	DUPLCDOP		Duplicate Student Borrower Report	From TG71900
SNDCPFOP	SNDCCDOP		SSN/Name/Date of Birth Change Report	From TG71900
INACPFOP	INACCDOP		Inactive Loan Report	From TG71900
DABSPFOP	DABSCDOP		Disbursement Activity Not Yet Booked at Servicing Report	From TG71900
From LO On-Line				
Pre-formatted	**Delimited**	**Fixed length**		**Destination Mailbox**
DECP03OP	DECC03OP	DECF03OP	Entrance Counseling Results From LO On-Line Application	From TG50005
From Servicing				
Pre-formatted	**Delimited**	**Fixed length**		**Destination Mailbox**
DLFM03OP	DLCM03OP	DLFF03OP	Exit Counseling Results From Servicing Website	From TG58641
ED0403OP	DQBD03OP		Delinquent Borrower Report/Delinquency File From Servicing	From TG58641

Appendix N – State, Jurisdiction, and Country Codes

Introduction

This section provides the valid state, jurisdiction, and country code values that can be used in the following fields on the Common Record:

- o   Driver's License State, <State>

- o   State/Province, <StateProv>

- o   Country, <Country>

State/Jurisdiction Codes

State/Jurisdiction	Code
ALABAMA	AL
ALASKA	AK
ALBERTA	AB
AMERICAN SAMOA	AS
APO AMERICAS	AA
APO EAST	AE
APO PACIFIC	AP
ARIZONA	AZ
ARKANSAS	AR
BRITISH COLUMBIA	BC
CALIFORNIA	CA
COLORADO	CO
CONNECTICUT	CT
DELAWARE	DE

State/Jurisdiction	Code
DISTRICT OF COLUMBIA	DC
FEDERATED STATES OF MICRONESIA	FM
FLORIDA	FL
GEORGIA	GA
GUAM	GM
HAWAII	HI
IDAHO	ID
ILLINOIS	IL
INDIANA	IN
IOWA	IA
KANSAS	KS
KENTUCKY	KY
LOUISIANA	LA
MAINE	ME
MANITOBA	MB
MARSHALL ISLANDS	MH
MARYLAND	MD
MASSACHUSETTS	MA
MICHIGAN	MI
MINNESOTA	MN
MISSISSIPPI	MS
MISSOURI	MO
MONTANA	MT
NEBRASKA	NE
NEVADA	NV
NEW BRUNSWICK	NB
NEW HAMPSHIRE	NH
NEW JERSEY	NJ
NEW MEXICO	NM
NEW YORK	NY
NEWFOUNDLAND	NF
NORTH CAROLINA	NC
NORTH DAKOTA	ND
NORTHERN MARIANA ISLANDS	MP
NORTHWEST TERRITORIES	NT
NOVA SCOTIA	NS
OHIO	OH

State/Jurisdiction	Code
OKLAHOMA	OK
ONTARIO	ON
OREGON	OR
PALAU	PW
PENNSYLVANIA	PA
PRINCE EDWARD ISLAND	PE
PUERTO RICO	PR
QUEBEC	PQ or QC
RHODE ISLAND	RI
SASKATCHEWAN	SK
SOUTH CAROLINA	SC
SOUTH DAKOTA	SD
TENNESSEE	TN
TEXAS	TX
TRAVELING MERCHANT	XX
U.S.VIRGIN ISLANDS	VI
UTAH	UT
VERMONT	VT
VIRGINIA	VA
WASHINGTON	WA
WEST VIRGINIA	WV
WISCONSIN	WI
WYOMING	WY
YUKON	YT

Country Codes

Country	Code
ARUBA	ABW
ANDORRA	AD
UNITED ARAB EMIRATES	AE
AFGHANISTAN	AF
AFGHANISTAN	AFG
ANTIGUA AND BARBUDA	AG
ANGOLA	AGO

Country	Code
ANGUILLA	AI
ANGUILLA	AIA
ALBANIA	AL
ALBANIA	ALB
ARMENIA	AM
NETHERLANDS ANTILLES	AN
ANDORRA	AND
NETHERLAND ANTILLES	ANT
ANGOLA	AO
ANTARCTICA	AQ
ARGENTINA	AR
UNITED ARAB EMIRATES	ARE
ARGENTINA	ARG
ARMENIA	ARM
AMERICAN SAMOA	AS
AMERICAN SAMOA	ASM
AUSTRIA	AT
ANTARTICA	ATA
FRENCH SOUTHERN TERRITORY	ATF
ANTIGUA AND BARBUDA	ATG
AUSTRALIA	AU
AUSTRALIA	AUS
AUSTRIA	AUT
ARUBA	AW
AZERBAIJAN	AZ
AZERBAIJAN	AZE
BOSNIA-HERZEGOVINA	BA
BARBADOS	BB
BANGLADESH	BD
BURUNDI	BDI
BELGIUM	BE
BELGIUM	BEL
BENIN	BEN
BURKINA FASO	BF
BURKINA FASO	BFA
BULGARIA	BG
BANGLADESH	BGD
BULGARIA	BGR
BAHRAIN	BH
BAHRAIN	BHR

Country	Code
BAHAMAS	BHS
BURUNDI	BI
BOSNIA-HERZEGOVINA	BIH
BENIN	BJ
BELARUS	BLR
BELIZE	BLZ
BERMUDA	BM
BERMUDA	BMU
BRUNEI DARUSSALAM	BN
BOLIVIA	BO
BOLIVIA	BOL
BRAZIL	BR
BRAZIL	BRA
BARBADOS	BRB
BRUNEI DARUSSALAM	BRN
BAHAMAS	BS
BHUTAN	BT
BHUTAN	BTN
MYANMAR	BU
BOUVET IS.	BV
BOUVET ISLAND	BVT
BOTSWANA	BW
BOTSWANA	BWA
BELARUS	BY
BELIZE	BZ
CANADA	CA
CENTRAL AFRICAN REP	CAF
CANADA	CAN
COCOS (KEELING) IS.	CC
COCOS (KEELING) IS	CCK
COTE DIVOIRE	CD
CENTRAL AFRICAN REP.	CF
CONGO	CG
SWITZERLAND	CH
SWITZERLAND	CHE
CHILE	CHL
CHINA	CHN
IVORY COAST REP.	CI
COTE DIVOIRE	CIV
COOK IS.	CK
CHILE	CL

Country	Code
CAMEROON UNITED REP. OF	CM
CAMEROON UNITED REP OF	CMR
CHINA	CN
COLOMBIA	CO
CONGO	COG
COOK ISLAND	COK
COLUMBIA	COL
COMOROS	COM
CAPE VERDE IS	CPV
COSTA RICA	CR
COSTA RICA	CRI
CANTON & ENDERBURY ISLAND	CT
CUBA	CU
CUBA	CUB
CAPE VERDE IS.	CV
ARUBA	CW
CHRISTMAS IS.	CX
CHRISTMAS IS	CXR
CYPRUS	CY
CAYMAN ISLANDS	CYM
CYPRUS	CYP
CZECH REPUBLIC	CZ
CZECH REPUBLIC	CZE
GERMAN DEMOCRATIC REPB	DDR
GERMANY	DE
GERMANY	DEU
DJIBOUTI	DJ
DJIBOUTI	DJI
DENMARK	DK
DOMINICA	DM
DOMINICA	DMA
DENMARK	DNK
DOMINICAN REP.	DO
DOMINICAN REP	DOM
GERMAN DEMOCRATIC REP	DR
ALGERIA	DZ
ALGERIA	DZA
ECUADOR	EC
ECUADOR	ECU
ESTONIA	EE

Country	Code
EGYPT	EG
EGYPT	EGY
WESTERN SAHARA	EH
ERITREA	ER
ERITREA	ERI
SPAIN	ES
WESTERN SAHARA	ESH
SPAIN	ESP
ESTONIA	EST
ETHIOPIA	ET
ETHOPIA	ETH
FINLAND	FI
FINLAND	FIN
FIJI	FJ
FIJI	FJI
FALKLAND IS. (MALVINAS)	FK
FAULKLAND IS (MALVINAS)	FLK
MICRONESIA	FM
FAEROE IS.	FO
FRANCE	FR
FRANCE	FRA
FAEROE IS	FRO
MICRONESIA	FS
MICRONESIA	FSM
FRANCE, METROPOLITAN	FX
FRANCE-METROPOLITAN	FXX
GABON REPUBLIC	GA
GABON REPUBLIC	GAB
GREAT BRITAIN	GB
GREAT BRITAIN	GBR
GRENADA	GD
GEORGIA	GE
GEORGIA	GEO
FRENCH GUIANA	GF
GHANA	GH
GHANA	GHA
GIBRALTAR	GI
GIBRALTAR	GIB
GUINEA	GIN
GREENLAND	GL
GUADELOUPE	GLP

Country	Code
GAMBIA	GM
GAMBIA	GMB
GUINEA	GN
GUINEA-BISSAU	GNB
EQUATORIAL GUINEA	GNQ
GUADELOUPE	GP
EQUATORIAL GUINEA	GQ
GREECE	GR
GREECE	GRC
GRENADA	GRD
GREENLAND	GRL
S. GEORGIA/. SANDWICH IS	GS
GUATEMALA	GT
GUATAMALA	GTM
GUAM	GU
FRENCH GUIANA	GUF
GUAM	GUM
GUYANA	GUY
GUINEA-BISSAU	GW
GUYANA	GY
HONG KONG	HK
HONG KONG	HKG
HEARD & MCDONALD IS.	HM
HEARD & MCDONALD ISLANDS	HMD
HONDURAS	HN
HONDURAS	HND
CROATIA	HR
CROATIA	HRV
HAITI	HT
HAITI	HTI
HUNGARY	HU
HUNGARY	HUN
BURKINA FASO	HV
INDONESIA	ID
INDONESIA	IDN
IRELAND	IE
ISRAEL	IL
INDIA	IN
INDIA	IND
BRITISH IND. OCEAN TERR.	IO

Country	Code
BRITISH IND OCEAN TERR	IOT
IRAQ	IQ
IRAN	IR
IRELAND	IRL
IRAN, ISLAMIC REPUBLIC OF	IRN
IRAQ	IRQ
ICELAND	IS
ICELAND	ISL
ISRAEL	ISR
ITALY	IT
ITALY	ITA
JAMAICA	JAM
JAMAICA	JM
JORDAN	JO
JORDAN	JOR
JAPAN	JP
JAPAN	JPN
JOHNSTON IS.	JT
JOHNSTON IS	JTN
KAZAKHSTAN	KAZ
KENYA	KE
KENYA	KEN
KYRGYZSTAN	KG
KYRGYZSTAN	KGZ
CAMBODIA	KH
CAMBODIA	KHM
KIRIBATI	KI
KIRIBATI	KIR
COMOROS	KM
ST. KITTS-NEVIS-ANGUILLA	KN
ST KITTS AND NEVIS	KNA
KOREA, REPUBLIC OF	KOR
KOREA DEMO. PEO. REP. OF	KP
KOREA REPUB. OF	KR
KUWAIT	KW
KUWAIT	KWT
CAYMAN IS.	KY
KAZAKHSTAN	KZ
LAO PEO. DEMO. REP.	LA
LAO PEO. DEMO. REP.	LAO
LEBANON	LB

Country	Code
LEBANON	LBN
LIBERIA	LBR
LIBYA	LBY
ST. LUCIA	LC
ST LUCIA	LCA
LIECHTENSTEIN	LI
LIECHTENSTEIN	LIE
SRI LANKA	LK
SRI LANKA	LKA
LIBERIA	LR
LESOTHO	LS
LESOTHO	LSO
LITHUANIA	LT
LITHUANIA	LTU
LUXEMBOURG	LU
LUXEMBOURG	LUX
LATVIA	LV
LATVIA	LVA
LIBYAN ARAB JAMAHIRIYA	LY
MOROCCO	MA
MACCAU	MAC
MOROCCO	MAR
MONACO	MC
MONACO	MCO
MOLDOVA	MD
MOLDOVA	MDA
MADAGASCAR	MDG
MALDIVES	MDV
MEXICO	MEX
MADAGASCAR	MG
MARSHALL ISLANDS	MH
MARSHALL ISLANDS	MHL
MIDWAY IS	MID
REP OF MACEDONIA	MK
MACEDONIA, FORM. YUGOSLAV	MKD
MALI	ML
MALI	MLI
MALTA	MLT
MYANMAR	MM
MYANMAR	MMR

Country	Code
MONGOLIA	MN
MONGOLIA	MNG
NORTHERN MARIANA ISLANDS	MNP
MACAU	MO
MOZAMBIQUE	MOZ
NORTHERN MARIANAS ISLANDS	MP
MARTINIQUE	MQ
MAURITANIA	MR
MAURITANIA	MRT
MONTSERRAT	MS
MONTSERRAT	MSR
MALTA	MT
MARTINIQUE	MTQ
MAURITIUS	MU
MAURITIUS	MUS
MALDIVES	MV
MALAWI	MW
MALAWI	MWI
MEXICO	MX
MALAYSIA	MY
MALAYSIA	MYS
MAYOTTE	MYT
MOZAMBIQUE	MZ
NAMIBIA	NA
NAMIBIA	NAM
NEW CALEDONIA	NC
NEW CALEDONIA	NCL
NIGER	NE
NIGER	NER
NORFOLK IS.	NF
NORFOLK IS	NFK
NIGERIA	NG
NIGERIA	NGA
NICARAGUA	NI
NICARAGUA	NIC
NIUE	NIU
NETHERLANDS	NL
NETHERLANDS	NLD
NORWAY	NO

Country	Code
NORWAY	NOR
NEPAL	NP
NEPAL	NPL
DRONNIG MAUD LAND	NQ
NAURU	NR
NAURU	NRU
MONTENEGRO	NT
NEUTRAL ZONE	NTZ
NIUE	NU
NEW ZEALAND	NZ
NEW ZEALAND	NZL
OMAN	OM
OMAN	OMN
PANAMA	PA
PAKISTAN	PAK
PANAMA	PAN
PACIFIC IS. TRUST TERR.	PC
PACIFIC ISLAND TRUST	PCI
PITCAIRN	PCN
PERU	PE
PERU	PER
FRENCH POLYNESIA	PF
PAPUA NEW GUINEA	PG
PHILIPPINES	PH
PHILIPPINES	PHL
PAKISTAN	PK
POLAND	PL
PACIFIC IS PALAU	PLW
ST. PIERRE AND MIQUELON	PM
PITCAIRN	PN
PAPUA NEW GUINEA	PNG
POLAND	POL
PUERTO RICO	PR
PUERTO RICO	PRI
KOREA DEMO PEO REP OF	PRK
PORTUGAL	PRT
PARAGUAY	PRY
PORTUGAL	PT
U.S. MISC. PAC. IS.	PU
US MISC PACIFIC ISLANDS	PUS
PALAU	PW

Country	Code
PARAGUAY	PY
FRENCH POLYNESIA	PYF
PANAMA CANAL ZONE	PZ
QATAR	QA
QATAR	QAT
REUNION	RE
REUNION	REU
ROMANIA	RO
ROMANIA	ROM
RUSSIA	RU
RUSSIAN FEDERATION	RUS
RWANDA	RW
RWANDA	RWA
SAUDI ARABIA	SA
SAUDI ARABIA	SAU
SOLOMON ISLANDS	SB
SEYCHELLES	SC
SUDAN	SD
SUDAN	SDN
SWEDEN	SE
SENEGAL	SEN
SINGAPORE	SG
SINGAPORE	SGP
SOUTH GEORGIA AND THE SSI	SGS
ST. HELENA	SH
ST HELENA	SHN
SLOVENIA	SI
SVALBARD & JAN MAYEN IS.	SJ
SVALBARD & JAN MAYEN IS	SJM
SLOVAKIA	SK
SIERRA LEONE	SL
SOLOMON ISLANDS	SLB
SIERRA LEONE	SLE
EL SALVADOR	SLV
SAN MARINO	SM
SAN MARINO	SMR
SENEGAL	SN
SOMALIA	SO
SOMALIA	SOM
ST. PIERRE AND MIQUELON	SPM
SURINAME	SR

Country	Code
SAO TOME & PRINCIPE	ST
SAO TOME & PRINCIPE	STP
COMMONWLTH INDEPNT STATES	SU
UNION OF SOVIET SOC REP	SUN
SURINAME	SUR
EL SALVADOR	SV
SLOVAKIA	SVK
SLOVENIA	SVN
SWEDEN	SWE
SWAZILAND	SWZ
UNION OF SOVIET SOC REP	SX
SYRIAN ARAB REP.	SY
SEYCHELLES	SYC
SYRIAN ARAB REP	SYR
SWAZILAND	SZ
TURKS AND CAICOS IS.	TC
TURKS AND CAICOS IS	TCA
CHAD	TCD
CHAD	TD
FRENCH SOUTHERN TERR.	TF
TOGO	TG
TOGO	TG0
THAILAND	TH
THAILAND	THA
TAJIKSTAN	TJ
TAJIKSTAN	TJK
TOKELAU	TK
TOKELAU	TKL
TURKMENISTAN	TKM
TURKMENISTAN	TM
EAST TIMOR	TMP
TUNISIA	TN
TONGA	TO
TONGA	TON
EAST TIMOR	TP
TURKEY	TR
TRINIDAD AND TOBAGO	TT
TRINIDAD AND TOBAGO	TTO
TUNISIA	TUN
TURKEY	TUR

Country	Code
TUVALU	TUV
TUVALU	TV
TAIWAN REPUBLIC OF CHINA	TW
TAIWAN	TWN
TANZANIA UNITED REP. OF	TZ
TANZANIA UNITED REP OF	TZA
UKRAINE	UA
UGANDA	UG
UGANDA	UGA
MINOR ISLANDS	UI
UKRAINE SSR	UKR
MIDWAY IS.	UM
MINOR ISLANDS	UMI
URAGUAY	URY
UNITED STATES	US
UNITED STATES	USA
URUGUAY	UY
UZBERKISTAN	UZ
UZBERKISTAN	UZB
VATICAN CITY STATE	VA
VATICAN CTY ST(HOLLY SEE)	VAT
ST.VINCENT&THE GRENADINES	VC
ST VINCENT &THE GERADINES	VCT
VENEZUELA	VE
VENEZUELA	VEN
BRITISH VIRGIN IS.	VG
BRITISH VIRGIN ISLANDS	VGB
U.S. VIRGIN ISLANDS	VI
US VIRGIN ISLANDS	VIR
VIET NAM	VN
VIETNAM	VNM
VANUATU	VU
VANAUTU	VUT
WAKE ISLANDS	WAK
WALLIS & FUTUNA IS.	WF
WAKE IS.	WK
WALLIS & FUTUNA IS	WLF
SAMOA	WS
SAMOA	WSM
EUROPEAN MONETARY COOP	XY

Country	Code
FD	
YEMEN DEMOCRATIC	YD
YEMEM	YE
YEMEN	YEM
YEMEN DEMOCRATIC	YMD
MAYOTTE	YT
YUGOSLAVIA	YU
YUGOSLAVIA	YUG
SOUTH AFRICA	ZA
SOUTH AFRICA	ZAF
ZAIRE	ZAR
ZAMBIA	ZM
ZAMBIA	ZMB
ZAIRE	ZR
ZIMBABWE	ZW
ZIMBABWE	ZWE

Appendix O – Glossary

Actual Disbursement Record

A Common Record submitted to the COD System in order to request or substantiate funding. Actual Disbursement Records post to a student/borrower's award (loan or grant). They either release funds available to a school via drawdown or FedWire/ACH or substantiate money already made available to the school. They must be submitted with a payment trigger set to "Y". An Actual Disbursement Record refers only to Pell Grant and Direct Loan Awards.

Attended School Entity Identifier

The location where the student will be attending classes for which Federal Financial Aid funds are being used.

Award

An Award refers to the amount of money given to a student for a given award year. Awards are designated by program, (ie. Direct Loan, Pell Grant or campus-based programs).

Campus-Based Programs

The term applied to three federal Title IV student aid programs administered on campus by eligible institutions of postsecondary education:
Federal Perkins Loan Program

Federal Work-Study (FWS) Program
Federal Supplemental Educational Opportunity Grant (FSEOG) Program

Central Processing System (CPS)

This is the ED system that processes information from the Free Application for Federal Student Aid (FAFSA), calculates the Expected Family Contribution (EFC) for each applicant, prints the Student Aid Report (SAR), and transmits Institutional Student Information Record (ISIR) data electronically.

Changes

Corrections made to a previously submitted Common Record are referred to as Changes.

Common Origination and Disbursement (COD) Process

The COD Process is a common process integrated with a system designed to support origination, disbursement and reporting.

Common Origination and Disbursement (COD) System

The COD System is a technical solution designed to accommodate the COD Process for Pell Grant and Direct Loan funding and campus-based reporting.

Common Record

The Common Record is a data transport mechanism exchanged by trading partners participating in Student Financial Assistance. The Common Record is a document formatted in Extensible Markup Language.

Complex Element

An XML Element that contains other elements. It may also contain text but it isn't required to. Elements contain other elements in order to provide for logical groupings of data. For example, an applicant's address information can be represented by the following XML:

```
<home_address>
        <street>1 Country Drive</street>
        <city>Small Town</city>
        <state>VA</state>
        <zip>11111</zip>
</home_address>
<work_address>
        <street>1 Main Street</street>
        <city>Big City</city>
        <state>VA</state>
        <zip>22222</zip>
</work_address>
```

Through the nesting of street, city, state, and zip code information in the home_address and work_address complex elements, the information is logically grouped and the meaning of each group of address information is very clear. Complex elements can contain other complex elements so many levels of nesting and organization are possible.

CPS Transaction Number
A transaction number from an eligible SAR.

Direct Loan Program
A Federal program where the government provides four types of education loans to student and parent borrowers:
- Federal Direct Stafford Loan (subsidized, for students)
- Federal Direct Unsubsidized Stafford Loan (for students)
- Federal Direct PLUS Loan (for parents)
- Federal Direct Consolidation Loan (for students and parents)

These loans, which are referred to collectively as Direct Loans, are guaranteed by the Department of Education.

Disbursement
Title IV program funds are disbursed when a school credits a student's account with funds or pays a student or parent directly with either:
- Title IV funds received from ED
- Federal Family Education Loan (FFEL) Program funds received from a lender, or
- Institution funds used before receiving Title IV program funds.

Document
In the context of XML, a document is a message or data transmission and is a combination of markup and content. Markup is a type of language contained within start and end tags. Content is the data that falls between the tags. A Common Record message or transmission is considered to be an XML document.

EAI Bus
See Enterprise Application Integration BUS

Edit Only Records
Edit Only Records are records sent as edits only, and are not intended to request or report funds.

Element

XML documents consist of elements that are preceded and terminated with tags. An example of an element is <LastName> Smith </LastName>, where LastName is an element.

Enterprise Application Integration Bus (EAI Bus)

This system acts as a bridge between schools and the COD System. It transmits information from schools to COD and vice versa. Schools send information to the EAI Bus via Direct Loan and Pell Grant Origination and Disbursement records or Common Records. The EAI Bus sends origination and disbursement information to the COD System.

Enterprise Wide

FSA is seeking solutions which support all of the FSA enterprise, not just a departmental solution.

Entity Identifier

Unique identifier for each data exchange partner.

Expected Family Contribution (EFC)

The figure that indicates how much of a family's financial resources should be available to help pay a student's postsecondary education expenses. This figure, which is determined according to a statutorily defined method known as the federal Need Analysis Methodology, is used for all students in determining eligibility for Title IV student financial aid.

Full Participant

A Full Participant is a school that will be submitting the Common Record in the new XML format to COD for origination and disbursement of the Pell Grant and Direct Loan programs over the Student Aid Internet Gateway (SAIG). This is instead of submitting the multiple layouts in fixed file formats, or "legacy records".

Instance of Award

Multiple awards may be reported on a single Common Record. Each Instance of Award refers to each award that may be present on a single Common Record.

Institutional Student Information Record (ISIR)

This is the electronic version of the Student Aid Report (SAR) that indicates eligibility for the Federal Pell Grant Program.
The ISIR contains the family's financial and other information reported on the Free Application for Federal Student Aid (FAFSA), as well as key processing

results and National Student Loan Data System (NSLDS) Financial Aid History information.
It is transmitted electronically to postsecondary schools and state educational agencies.

National Student Loan Data System (NSLDS)
As a Title IV automated system, the National Student Loan Data System, or NSLDS, is a national database of information about loans and other financial aid awarded to students under Title IV of the Higher Education Act of 1965.
This system prescreens applications for Title IV aid, supports program administrative research functions, and improves Title IV aid delivery through automation and standardization.

Payment to Servicer Amount
Amount of payment sent to the Servicer by the borrower within 120 days of the disbursement date.

Payment Trigger Flag
The Payment Trigger Flag is a field on the Common Record that designates a record as an Actual Disbursement Record. It signals the COD System to post the amount of disbursement to an award (loan/grant).

Performance Based Organization (PBO)
Performance Based Organization is an organization based on the principle that it is held accountable for producing measurable results that customers value. In return, the organization is given unusual flexibility in how it can pursue those results.

Phase-in Participant
The Phase-In Participant is a school that communicates with COD over the Student Aid Internet Gateway using the "legacy" record formats defined in the Direct Loan and Pell Grant RFMS Technical Reference documents. This is instead of using the Common Record in XML to communicate with COD.

Postsecondary Education Participants System (PEPS)
PEPS is the system that provides the Recipient Financial Management System (RFMS), and now the COD system, with school eligibility information.

Potential Overaward Project (POP)
Federal Pell Grant recipients are allowed to receive a maximum of one full Scheduled Pell Grant (SPG) during an award year. The COD System is programmed to calculate the percentage of SPG used each time a school reports a

recipient's award. Any amount exceeding 100 percent of a full SPG represents an overaward and is disallowed.

Processing Termination
COD Process termination occurs when a Common Record designated as an Actual Disbursement substantiates a draw down.

Program Specific
In the context of the edits, some edits performed in the COD System are program specific. They apply only to Direct Loans, such as loan limits, or only to Pell Grants.

Real-time
Describes an application that requires a program or process to respond immediately, typically on-line while an operator waits for the response or update. The alternative is batch processing which is done for high volumes and does not require the operator to wait for each response.

Reasonability Checks
Checks that confirm information is within prescribed parameters to allow posting to the COD database (e.g., date of birth is numeric and between 19901231 and 19020101).

Receipt
The COD System returns a receipt after it performs an XML Schema check. The receipt is sent to the Full Participant after the Common Record is received by the COD System, but before actual processing of the Common Record.

Response
The Common Record sent back to the school after processing is complete. This Common Record contains updated information including edit comments and rejects, if necessary.

Simple Element
An XML Element that does not contain any other elements. A Simple Element contains only text. An example of a Simple Element is:
<simple_element_name>text for this simple element</simple_element_name>

FSA
Office of Student Financial Assistance.

Student Aid Report (SAR)

After the student's application is received by the processing system, the processor will produce a Student Aid Report (SAR). The SAR will report the information from the student's application and, if there are no questions or problems with the application, the SAR will report the Expected Family Contribution (EFC), the number used in determining the eligibility for federal student aid. The EFC will appear in the upper right-hand portion of the student's SAR. The results will be sent to the student and to the schools that he or she listed on the application.

Substantiate

The act of accounting for funds already drawn. In the COD Process, schools can substantiate funds by sending in an Actual Disbursement Record (where the payment trigger is set to "Y")detailing disbursement amount and date.

Tag

A tag is an element name that is used inside brackets to denote the beginning and end of content. For example, <LastName>Jones</LastName> uses the tag of LastName.

Title IV Student Financial Aid

Federal financial aid programs for students attending postsecondary educational schools, authorized under Title IV of the Higher Education Act of 1965, as amended. The programs are administered by the U.S. Department of ED. Title IV programs consist of:

- Academic Achievement Incentive Scholarship Program

- Pell Grants

- FSEOGs

- FWS

- Federal Perkins Loans

- Federal Direct Student Loans

- FFEL Program

- Federal Consolidation Loans

- Gaining Early Awareness and Readiness for Undergraduates Program (GEAR-UP)

- LEAP

- Robert C. Byrd Honors Scholarships

Trading Partner

Two parties that exchange electronic data. Those parties that do not exchange data through the COD System can use the Common Record as a means of data exchange. These organizations are known as trading partners. Examples of

trading partners are: FFEL partners and schools; state grant agencies and schools, alternative loan partners and schools.

Verification Status Code

A field by which the school can inform FSA that they have paid a Pell Grant without supporting documentation for a student who was selected for verification. The Verification Status Codes are:

V	Verified
W	Without Documentation

XML Schema

XML Schema specifies the rules surrounding the structure of an XML document. It defines the elements present in the document and the order in which they appear, as well as any attributes that may be associated with an element.